Fill in this information to identify your case:		
United States Bankruptcy Court for the :		
NORTHERN District of ILLINOIS (State)		
Case Number (If known):	Chapter you are filing under: Chapter 7 Chapter 11 Chapter 12 Chapter 13	Check if this is an amended filing

Official Form 101

Voluntary Petition for Individuals Filing for Bankruptcy

12/15

The bankruptcy forms use you and Debtor 1 to refer to a debtor filing alone. A married couple may file a bankruptcy case together-called a joint case-and in joint cases, these forms use you to ask for information from both debtors. For example, if a form asks, "Do you own a car," the answer would be yes if either debtor owns a car. When information is needed about the spouses separately, the form uses Debtor 1 and Debtor 2 to distinguish between them. In joint cases, one of the spouses must report information as Debtor 1 and the other as Debtor 2. The same person must be Debtor 1 in all of the forms.

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1:	Identify Yourself		
			About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):
1.	Your f	ull name		
	govern identific	ne name that is on your ment-issued picture cation (for example, iver's license or	Robert First name Alan	Eva First name
	passpo	,	Middle name Boykin	Middle name Boykin
	identific	our picture cation to your meeting e trustee.	Last name	Last name
			Suffix (Sr., Jr., II, III)	Suffix (Sr., Jr., II, III)
2.		ner names you used in the last 8		
	years	iseu III tile last o	First name	First name
		your married or names.	Middle name	Middle name
			Last name	Last name
			First name	First name
			Middle name	Middle name
			Last name	Last name
3.	your S	he last 4 digits of Social Security	xxx - xx - <u>4942</u>	xxx - xx - <u>9278</u>
	Individ	r or federal ual Taxpayer cation number	OR	OR
	idenan	Cauon number	9 xx - xx	9xx - xx

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Document Boykin Robert Alan Debtor 1 Case Number (if known)

		About Debtor 1:	About Debtor 2 (Spouse Only in a Joint Case):	
4. Any business names and Employer Identification Numbers (EIN) you have used in the last 8 years		I have not used any business names or EINs.	I have not used any business names or EINs.	
	Include trade names and doing business as names	Business name	Business name	
J		EIN	EIN	
		EIN	EIN	
5.	Where you live		If Debtor 2 lives at a different address:	
		417 Staffordshire Dr Ne Number Street	Number Street	
		Poplar Grove IL 61065 City State ZIP Code	City State ZIP Code	
		BOONE	County	
	If your mailing address is different from the one above, fill it in here. Note that the court will send any notices to you at this mailing address.		If Debtor 2's mailing address is different from the one above, fill it in here. Note that the court will send any notices this mailing address.	
		Number Street	Number Street	
		P.O. Box	P.O. Box	
		City State ZIP Code	City State ZIP Code	
6.	Why you are choosing this district to file for	Check one:	Check one:	
	bankruptcy.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	Over the last 180 days before filing this petition, I have lived in this district longer than in any other district.	
		have another reason. Explain. (See 28 U.S.C. § 1408	I have another reason. Explain. (See 28 U.S.C. § 1408	

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Document Boykin Robert Alan Debtor 1 Case Number (if known)

Last Name

Pa	Tell the Court About You	r Bankruptcy (Case						
7.	The chapter of the Bankruptcy Code you			•	Required by 11 U.S.C. § 342(b) for Individuals f page 1 and check the appropriate box.				
	are choosing to file under	■ Chapter 7							
	under	☐ Chap	ter 11						
		☐ Chap	☐ Chapter 12						
		☐ Chap	ter 13						
8.	How you will pay the fee	local yours subm with a	I pay the entire fee when I file my petition. Please check with the clerk's office in your I court for more details about how you may pay. Typically, if you are paying the fee self, you may pay with cash, cashier's check, or money order. If your attorney is mitting your payment on your behalf, your attorney may pay with a credit card or check a pre-printed address. The details of the pay the fee in installments. If you choose this option, sign and attach the lication for Individuals to Pay The Filing Fee in Installments (Official Form 103A).						
		By law less to pay the	w, a judge may, b han 150% of the ne fee in installme	out is not required to, wa official poverty line that ents). If you choose this	uest this option only if you are filing for Chapter 7. ive your fee, and may do so only if your income is applies to your family size and you are unable to option, you must fill out the <i>Application to Have the</i> 3B) and file it with your petition.				
9.	Have you filed for bankruptcy within the last 8 years?	■ No	District None	When	Case Number MM / DD / YYYY				
			District None	When _	Case Number				
			District	When _	Case Number				
10.	Are any bankruptcy cases pending or being	No							
	filed by a spouse who is not filing this case with you, or by a business parter, or by affiliate?	☐ Yes.			Relationship to you Case Number, if known MM / DD / YYYY				
					Relationship to you Case Number, if known MM / DD / YYYY				
11.	Do you rent your residence?	■ No. □ Yes.	Go to line 12 Has your landlord residence?	obtained an eviction judgn	nent against you and do you want to stay in your				
	 No. Go to line 12. Yes. Fill out <i>Initial Statement About an Eviction Judgment Against You</i> (Form 101A) and file it with this bankruptcy petition. 								

Case 17-81889 Doc 1 Filed 08/11/17 Entered 08/11/17 14:47:27 Desc Main Document Page 4 of 65 Robert Alan Case Number (if known) Debtor 1 Part 3: Report About Any Businesses You Own as a Sole Proprietor 12. Are you a sole proprietor No. Go to Part 4. of any full- or part-time Yes. Name and location of business business? A sole proprietorship is a business you operate as an Name of business, if any individual, and is not a separate legal entity such as a corporation, partnerhsip, or Street Number LLC. If you have more than one sole proprietorship, use a separate sheed and attach it to this petition. City Zip Code Check the appropriate box to describe your business: ☐ Health Care Business (as defined in 11 U.S.C. § 101(27A)) ☐ Single Asset Real Estate (as defined in 11 U.S.C. § 101(51B)) ☐ Stockbroker (as defined in 11 U.S.C. § 101(53A)) Commodity Broker (as defined in 11 U.S.C. § 101(6)) ■ None of the above 13. Are you filing under If you are filing under Chapter 11, the court must know whether you are a small business debtor so that it can set appropriate deadlines. If you indicate that you are a small business debtor, you must attach your most recent Chapter 11 of the balance sheet, statement of operations, cash-flow statement, and federal income tax return or if any of these **Bankruptcy Code and** documents do not exist, follow the procedure in 11 U.S.C. § 1116(1)(B). are you a small business debtor? No. I am not filing under Chapter 11. For a definition of small business debtor, see No. I am filing under Chapter 11, but I am NOT a small business debtor according to the definition in 11 U.S.C. § 101(51D). the Bankruptcy Code. Yes. I am filing under Chapter 11 and I am a small business debtor according to the definition in the Bankruptcy Code. Part 4: Report if You Own or Have Any Hazardous Property or Any Property That Needs Immediate Attention

14. Do you own or have any property that poses or is alleged to pose a threat of imminent and indentifiable hazard to public health or safety? Or do you own any property that needs immediate attention?

For example, do you own perishable goods, or livestock that must be fed, or a building that needs urgent repairs?

. What is the hazard?		
If immediate attention is	needed, why is it needed?	
Where is the property?	Number Street	
	City	State ZIP Code

No.

Yes

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Debtor 1

Robert

Document

Page 5 of 65 Case Number (if known)

Part 5:

Explain Your Efforts to Receive a Briefing About Credit Counseling

Alan

Tell the court whether you have received a briefing about credit counseling.

> The law requires that you receive a briefing about credit counseling before you file for bankruptcy. You must truthfully check one of the following choices. If you cannot do so, you are not eligible to file.

If you file anyway, the court can dismiss your case, you will lose whatever filing fee you paid, and your creditors can begin collection activities again.

About Debtor 1:

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. You must file a certificate from the approved agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing abou
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court.

About Debtor 2 (Spouse Only in a Joint Case):

You must check one:

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, and I received a certificate of completion.

Attach a copy of the certificate and the payment plan, if any, that you developed with the agency.

I received a briefing from an approved credit counseling agency within the 180 days before I filed this bankruptcy petition, but I do not have a certificate of completion.

Within 14 days after you file this bankruptcy petition, you MUST file a copy of the certificate and payment plan, if any,

I certify that I asked for credit counseling services from an approved agency, but was unable to obtain those services during the 7 days after I made my request, and exigent circumstances merit a 30-day temporary waiver of the requirement.

To ask for a 30-day temporary waiver of the requirement, attach a separate sheet explaining what efforts you made to obtain the briefing, why you were unable to obtain it before you filed for bankruptcy, and what exigent circumstances required you to file this case.

Your case may be dismissed if the court is dissatisfied with your reasons for not receiving a briefing before you filed for bankruptcy. If the court is satisfied with your reasons, you must still receive a briefing within 30 days after you file. approved You must file a certificate from the agency, along with a copy of the payment plan you developed, if any. If you do not do so, your case may be dismissed.

Any extension of the 30-day deadline is granted only for cause and is limited to a maximum of 15 days.

I am not required to receive a briefing about
credit counseling because of:

Incapacity. I have a mental illness or a mental

deficiency that makes me incapable of realizing or making rational decisions about finances.

Disability. My physical disability causes me

> to be unable to participate in a briefing in person, by phone, or through the internet, even after I reasonably tried to do so.

Active duty. I am currently on active military duty in a military combat zone.

If you believe you are not required to receive a briefing about credit counseling, you must file a motion for waiver of credit counseling with the court. Case 17-81889 Doc 1 Filed 08/11/17 Entered 08/11/17 14:47:27 Desc Main

Debtor 1 Robert Alan Document Boykin Page 6 of 65

Case Number (if known)

Par	6: Answer These Questions	for Reporting Purposes				
6.	What kind of debts do you have?	16a. Are your debts primarily consumer debts? <i>Consumer debts</i> are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." □No. Go to line 16b.				
		Yes. Go to line 17.				
			business debts? Business debts are debts strengther through the operation of the busines	-		
		No. Go to line 16c. Yes. Go to line 17.				
		_	we that are not consumer debts or business de	ebts.		
	Are you filing under Chapter 7?	No. I am not filing under Ch	napter 7. Go to line 18.			
	Do you estimate that after any exempt property is	administrative expense	er 7. Do you estimate that after any exempt pr s are paid that funds will be available to distrib			
	excluded and administrative expenses	No.				
	are paid that funds will be available for distribution to unsecured creditors?	<u></u> Yes.				
	How many creditors do	1-49	1,000-5,000	25,001-50,000		
	you estimate that you	☐ 50-99	5,001-10,000	50,001-100,000		
	owe?	☐ 100-199 ☐ 200-999	☐ 10,001-25,000	☐ More than 100,000		
	How much do you	\$0-\$50,000	\$1,000,001-\$10 million	□\$500,000,001-\$1 billion		
	estimate your assets to	\$50,001-\$100,000	\$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	be worth?	\$100,001-\$500,000 \$500,001-\$1 million	☐ \$50,000,001-\$100 million ☐ \$100,000,001-\$500 million	☐\$10,000,000,001-\$50 billion ☐More than \$50 billion		
-	How much do you	\$0-\$50,000	□ \$1,000,001-\$10 million	\$500,000,001-\$1 billion		
	estimate your liabilities	\$50,001-\$100,000	□ \$10,000,001-\$50 million	\$1,000,000,001-\$10 billion		
	to be?	\$100,001-\$500,000	\$50,000,001-\$100 million	□\$10,000,000,001-\$50 billion		
		□ \$500,001-\$1 million	\$100,000,001-\$500 million	☐ More than \$50 billion		
ar	Sign Below					
r y	you	I have examined this petition, and correct.	I declare under penalty of perjury that the infor	rmation provided is true and		
		· · · · · · · · · · · · · · · · · · ·	ter 7, I am aware that I may proceed, if eligible nderstand the relief available under each chapt	· ·		
		, .	did not pay or agree to pay someone who is not read the notice required by 11 U.S.C. § 342(l	, ,		
		I request relief in accordance with	the chapter of title 11, United States Code, spe	ecified in this petition.		
		-	nent, concealing property, or obtaining money in fines up to \$250,000, or imprisonment for up the 3571.			
		🗶 /s/ Robert Alan Boykii		va Boykin		
		Signature of Debtor 1	Signat	rure of Debtor 2		
		Executed on08/08/2017	Execu	ted on08/08/2017		
		MM / DD		MM / DD / YYYY		

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Debtor 1	Robert	Alan	Boykin	Case Number (if known)
	First Name	Middle Name	Last Name	

For your attorney, if you are represented by one

if you are not represented by an attorney, you do not need to file this page. I, the attorney for the debtor(s) named in this petition, declare that I have informed the debtor(s) about eligibility to proceed under Chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each chapter for which the person is eligible. I also certify that I have delivered to the debtor(s) the notice required by 11 U.S.C. § 342(b) and, in a case in which § 707(b)(4)(D) applies, certify that I have no knowledge after an inquiry that the information in the schedules filed with the petition is incorrect.

✗ /s/ Jason Kyle Nielson	Date	Date: 08/09/2017
Signature of Attorney for Debtor	Dato	MM / DD / YYYY
Jason Kyle Nielson		
Printed name		
Geraci Law L.L.C.		
Firm name		
55 E. Monroe St., #3400		
Number Street		
		00000
Chicago	IL	60603
	IL State	ZIP Code
Chicago City Contact Phone 312-332-1800	State	
City	State	ZIP Code

Fill in this information to identify your case:					
Debtor 1	Robert	Alan	Boykin		
	First Name	Middle Name	Last Name		
Debtor 2	Eva		Boykin		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the :NORTHERN District of _ILLINOIS(State)					
Case Number((fixnown)					

Check if this is an amended filing

Official Form 106Sum

Summary of Your Assets and Liabilities and Certain Statistical Information

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Fill out all of your schedules first; then complete the information on this form. If you are filing amended schedules after you file your original forms, you must fill out a new *Summary* and check the box at the top of this page.

Pa	Summarize Your Assets	
		Your assets Value of what you own
	Schedule A/B: Property (Official Form 106A/B) 1a. Copy line 55, Total real estate, from Schedule A/B	\$0
	1b. Copy line 62, Total personal property, from <i>Schedule A/B</i>	\$ 189,145
	1c. Copy line 63, Total of all property on Schedule A/B	\$ 189,145
Pa	Summarize Your Liabilities	
		Your liabilities Amount you owe
	Schedule D: Creditors Who Have Claims Secured by Property (Official Form 106D) 2a. Copy the total you listed in Column A, Amount of claim, at the bottom of the last page of Part 1 of Schedule D	\$165,746
	Schedule E/F: Creditors Who Have Unsecured Claims (Official Form 106E/F) 3a. Copy the total claims from Part 1 (priority unsecured claims) from line 6e of Schedule E/F	\$4,300
	3b. Copy the total claims from Part 2 (nonpriority unsecured claims) from line 6j of Schedule E/F	\$48,342
Pa	Summarize Your Liabilities	
4.	Schedule I: Your Income (Official Form 106I) Copy your combined monthly income from line 12 of Schedule I	\$3,907.37
5.	Schedule J: Your Expenses (Official Form 106J) Copy your monthly expenses from line 22c of Schedule J	\$3,892.00

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Document Robert Alan Case Number (if known) _ Debtor 1 First Name Middle Name Last Name

Part 4:	Answer These Questions for Administrative and Statistical Records					
6. Are you filing for bankruptcy under Chapter 7, 11 or 13? No. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. Yes						
 7. What kind of debt do you have? Your debts are primarily consumer debts. Consumer debts are those "incurred by an individual primarily for a personal, family, or household purpose." 11 U.S.C. § 101(8). Fill out lines 8-9g for statistical purposes. 28 U.S.C. § 159. Your debts are not primarily consumer debts. You have nothing to report on this part of the form. Check this box and submit this form to the court with your other schedules. 						
	From the Statement of Your Current Monthly Income: Copy your total current monthly income from Official Form 122A-1 Line 11; OR, Form 122B Line 11; OR, Form 122C-1 Line 14. \$ 5,675.51					
	e following special categories of claims from Part 4, line 6 of <i>Schedule E/F</i> : art 4 of Schedule E/F, copy the following:	Total claim				
	estic support obligations (Copy line 6a.)	\$_0.00				
9b. Taxe	s and certain other debts you owe the government. (Copy line 6b.)	\$_4,300.00				
9c. Clain	ns for death or personal injury while you were intoxicated. (Copy line 6c.)	\$_0.00				
9d. Stude	9d. Student loans. (Copy line 6f.) \$\text{0.00}					
	pations arising out of a separation agreement or divorce that you did not report as laims. (Copy line 6g.)	\$_0.00				
9f. Debt	s to pension or profit-sharing plans, and other similar debts. (Copy line 6h.)	\$_0.00				
9g. Tota l	I. Add lines 9a through 9f.	\$_4,300.00				

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Fill in this in	formation to identify you	r case and this filing	g:	0 of 65				
Debtor 1	Robert	Alan	Boykin					
	First Name	Middle Name	Last Name					
Debtor 2	Eva		Boykin					
(Spouse, if filing)	First Name	Middle Name	Last Name					
United States	Bankruptcy Court for the :	NORTHERN District	of <u>ILLINOIS</u> (State)			_		
Case Number	•		(Otale)			_	Check if this	
(If known)						а	mended filir	ıg
Official F	orm 106A/B							
Schedul	e A/B: Proper	ty						12/15
category where responsible for pages, write you	you think it fits best. Be supplying correct inform ur name and case numbe	as complete and ac nation. If more space er (if known). Answe	curate as possible. If two ma e is needed, attach a separate	its in more than one category, rried people are filing together e sheet to this form. On the top e an Interest In	, both are equa	ally		
01. Do you ow	n or have any legal or ed	quitable interest in a	ny residence, building, land,	or similar property?				
No.								
Yes.	Describe		What is the property? Check	call that apply.	Do not deduc	t secured claim	ıs or exemption	s Put
417 Staffo	ordshire Dr NE		Single-family home		the amount of	f any secured c	laims on Sche	dule D:
Street addre	ess, if available, or other desc	ription	Duplex or multi-unit building	9	Creditors Who	o Have Claims	Secured by Pr	operty
			Condominium or cooperative	/e	Current valu		Current val	
			Manufactured or mobile ho	me	entire prope	ту <i>г</i>	portion you	own?
Poplar Gr	ove	IL 61065	Land		\$1	143,632.00	\$	143,632.00
City	Si	tate ZIP Code	Investment property					
			Timeshare		Describe the	nature of yo	ur ownershi	ρ
County			Other		interest (suc the entireties	-	-	=
			Who has an interest in the p	property? Check one.			iaty, ii kilowii	•
			Debtor 1 only		Deed in trust			
			Debtor 2 only		Check if	this is a con	nmunity prop	ertv
			Debtor 1 and Debtor 2 only		(see inst			,
			At least one of the debtors Other information you wish property identification numl	to add about this item, such as	s local			
	-	_	ur entries fro Part 1, including	g any entries for pages			:	\$143,632.00
Part 2:	Describe Your Vehicles							
-	_ ·		=	registered or not? Include any ecutory Contracts and Unexpired				
03. Cars, vans	s, trucks, tractors, sport ι	utility vehicles, moto	orcycles					
Yes.	Describe //ake:	Ford	Who has an interest in the	proporty? Charleson	-			5.4
		Edge	Who has an interest in the p Debtor 1 only	roperty: Oneck one.		t secured claim f any secured cl	•	
	Model:		Debtor 2 only		Creditors Who	o Have Claims	Secured by Pro	pperty
Y	'ear:	2016	Debtor 1 and Debtor 2 only		Current value		Current value	
Α	Approximate Mileage:	15,000	At least one of the debtors		entire proper	ту?	portion you	own?
C	Other information:		_		\$	23,123.00	\$	23,123.00
2	2016 Ford Edge with over	15,000 miles	Check if this is commu instructions)	nity property (see				
L			_					

Debtor 1 Robert

Case 17-81889

Doc 1

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Desc Main

04.

Filed 08/11/17

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First Name	Middle Name	Last Name	rage II or os					
Natercraft, aircraft, motor homes, ATVs and other recreational vehicles, other vehicles, and accessories								
Examples: Boats, trailers,	motors, personal watercraft, fishi	ing vessels, snowmobiles, motorcy	ycle accessories					
No.								
Yes Describe								

_		Describe	and the same of the same and the first part of the same and the same and the same and				
		-	ortion you own for all of your entries fro Part 2, including any entries for pages Write that number here			\$ 2	3,123.00
	you navo at						
F	Part 3:	escribe Your Per	sonal and Household Items				
Do	you own or	have any legal	or equitable interest in any of the following items?	porti Do no	ent value on you ov ot deduct se emptions	wn?	
06.		goods and furn Major appliances, f Describe	ishings urniture, linens, china, kitchenware	1			
			Furniture, linens, small appliances, table & chairs, bedroom set \$2,000		\$	2	2,000.00
07.		Televisions and rac	lios; audio, video, stereo, and digital equipment; computers, printers, scanners; music including cell phones, cameras, media players, games				
	Yes.	Describe	Flat screen TV, computer, printer, music collection, cell phone \$1,000		\$	1	,000.00
08.		Antiques and figuri	nes; paintings, prints, or other artwork; books, pictures, or other art objects; ollections; other collections, memorabilia, collectibles	1	-		,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
	Yes.	Describe			\$_		0.00
09.	Examples:	for sports and Sports, photograph; carpentry tools; m	ic, exercise, and other hobby equipment; bicycles, pool tables, golf clubs, skis; canoes	1			
10.	Firearms				\$		0.00
	No. Yes.	Describe	uns, ammunition, and related equipment	1			
11.	Clothes Examples:	Everyday clothes, f	urs, leather coats, designer wear, shoes, accessories		\$		0.00
	Yes.	Describe	Everyday clothes, leather coats, shoes, accessories \$200	1	\$		200.00
12.	Jewelry Examples: gold, silver No.	Everyday jewelry, c	ostume jewelry, engagement rings, wedding rings, heirloom jewelry, watches, gems,	1	-		
	Yes.	Describe	Everyday jewelry, costume jewelry, wedding rings, watches, earrings \$900		\$_		900.00
13.	Non-farm a Examples:	i nimals Dogs, cats, birds, h	orses	-			
	Yes.	Describe			\$		0.00

Debtor 1

Case 17-81889 Robert

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Desc Main

First Name

Middle Name

Document Last Name

14.	Any other p	personal and h	ousehold items you did not already lis	st, including any health aids you did not list				
	Yes.	Describe	books, CDs, DVDs & Family Photos		\$100		\$	100.00
15.	Add the do	llar value of all	of your entries from Part 3, including	any entries for pages you have attached				\$4,200.00
	for Part 3. \	Write that numl	per here	>				
	art 4:	escribe Your Fi	nancial Assets					
Do	you own or	have any legal	or equitable interest in any of the foll	lowing?		Current val portion you Do not deduct or exemption	u own?	?
16.	Cash Examples: I No. Yes.	Money you have in	n your wallet, in your home, in a safe deposit	box, and on hand when you file your petition			œ.	100.00
17.		Checking, savings	If you have multiple accounts with the same i	eposit; shares in credit unions, brokerage houses, institution, list each.			\$	100.00
	Yes.	Describe	Account Type: Inst Checking Account	titution name: Union Savings			•	10.00
			Checking Account	- Childri Savings			\$ ¢	10.00
18.	Examples: I	Bond funds, inves	publicly traded stocks tment accounts with brokerage firms, money	market accounts		,	Ψ	
	Yes.	Describe	Institution or issuer name:				\$	0.00
19.	No.			incorporated businesses, including an interest in			-	
	Yes.	Describe	Name of Entity and Percent of Owners	snip.			s	0.00
20.	Negotiable Non-negotia	instruments includable instruments a	e bonds and other negotiable and not le personal checks, cashiers' checks, promiss re those you cannot transfer to someone by	sory notes, and money orders.			*	
	Yes.	Describe	Issuer name:				\$	0.00
21.		or pension aconterests in IRA, E		ccounts, or other pension or profit-sharing plans				
	Yes.	Describe	Type of account and Institution name: Pension plan	Operating Engineers			•	0.00
			401(k) or similar plan	Union Savings Bank			Ф	80.00
			401(k) or similar plan	Employer 401K		•	\$	18,000.00
							\$	18,080.00
22.	Your share		payments posits you have made so that you may continu andlords, prepaid rent, public utilities (electric					
	Yes.	Describe	Institution name or individual:					
23.	Annuities (A contract for a	a periodic payment of money to you, e	either for life or for a number of years)		:	\$	0.00
	Yes.	Describe	Issuer name and description:					
24.			RA, in an account in a qualified ABLE (b), and 529(b)(1).	E program, or under a qualified state tuition program.		:	\$	0.00
	Yes.	Describe	Institution name and description. Sepa	arately file the records of any interests.11 U.S.C. § 521(c):			\$	0.00

Debtor 1

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Robert Document Last Name First Name Middle Name

25.	Trusts, equ	uitable or future	interests in property (other than anything listed in line 1), and rights or powers		
	Yes.	Describe			0.00
26.	Patents, co	opyrights, trader	narks, trade secrets, and other intellectual property		0.00
	Examples: No.	Internet domain na	mes, websites, proceeds from royalties and licensing agreements		
	Yes.	Describe		s	0.00
27.	Examples:		other general intangibles cclusive licenses, cooperative association holdings, liquor licenses, professional licenses		
	No. Yes.	Describe			0.00
M			•	Ourset wales of the	
WON	ey or prop	erty owed to you	17	Current value of the portion you own? Do not deduct secured or exemptions	
28.	Tax refund	ls owed to you			
	Yes.	Describe		\$	0.00
29.	Family sup	-			
	No.	Past due or lump si	um alimony, spousal support, child support, maintenance, divorce settlement, property settlement		
	Yes.	Describe		\$	0.00
30.		unts someone o	wes you bility insurance payments, disability benefits, sick pay, vacation pay, workers' compensation,		
			d loans you made to someone else		
	Yes.	Describe	Debtor 2 has a pending Social Security disability benefits claim;		0.00
31.	Interest in	insurance polici	es	\$	0.00
	Examples:	-	r life insurance; health savings account (HSA); credit, homeowner's, or renter's insurance		
	Yes.	Describe	Company Name & Beneficiary:	\neg	
			Health insurance \$0 Term life insurance \$0		
			Term Life Insurance through Debtor 1's employment \$0	•	0.00
32.	-		at is due you from someone who has died	Ψ	<u> </u>
	-	he beneficiary of a lecause someone ha	iving trust, expect proceeds from a life insurance policy, or are currently entitled to receive s died.		
	Yes.	Describe		•	0.00
33.	_	-	s, whether or not you have filed a lawsuit or made a demand for payment nent disputes, insurance claims, or rights to sue		<u> </u>
	Yes.	Describe		•	0.00
34.	Other cont	tingent and unliq	uidated claims of every nature, including counterclaims of the debtor and rights		
	Yes.	Describe			
					0.00

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First Name

Desc Main

35. Any financial assets you did not already list No.	
Yes. Describe	\$ 0.00
36. Add the dollar value of all of your entries from Part 4, including any entries for pages you have attached	
for Part 4. Write that number here	\$18,190.00
Part 5: Describe Any Business-Related Property You Own or Have an Interest In. List any real estate in Part 1.	
37. Do you own or have any legal or equitable interest in any business-related property? No.	
Yes.	
	Current value of the portion you own? Do not deduct secured claims or exemptions
38. Accounts receivable or commissions you already earned	
No. Yes. Describe	
39. Office equipment, furnishings, and supplies	\$0.00
Examples: Business-related computers, software, modems, printers, copiers, fax machines, rugs, telephones, desks, chairs, electronic devices No.	
Yes. Describe	s 0.00
40. Machinery, fixtures, equipment, supplies you use in business, and tools of your trade No.	
Yes. Describe	—
41. Inventory	\$ <u>0.0</u> 0
No. Yes. Describe	
42. Interests in partnerships or joint ventures	\$0.00
No. Name of Entity and Percent of Ownership:	
Yes. Describe	\$0.00
43. Customer lists, mailing lists, or other compilations No.	
Yes. Describe	s 0.00
44. Any business-related property you did not already list No.	
Yes. Describe	s 0.00
45. Add the dollar value of all of your entries from Part 5, including any entries for pages you have attached	
for Part 5. Write that number here	\$ 0.00
Part 6: Describe Any Farm- and Commercial Fishing-Related Property You Own or Have an Interest In.	
If you own or have an interest in farmland, list it in Part 1. 46. Do you own or have any legal or equitable interest in any farm- or commercial fishing-related property?	
No. Yes. Describe	
47. Farm animals	\$0.00
Examples: Livestock, poultry, farm-raised fish	
No. Yes. Describe	
	\$0.00

48. Crops—either growing or harvested No.		
Yes. Describe		\$ 0.00
49. Farm and fishing equipment, implements, machinery, fixtures, and tools of trad	de	<u> </u>
Yes. Describe		
50. Farm and fishing supplies, chemicals, and feed		\$0.00
Yes. Describe		
51. Any farm- and commercial fishing-related property you did not already list		\$0.0 <u>0</u>
Yes. Describe		
		\$0.00
52. Add the dollar value of all of your entries from Part 6, including any entries for for Part 6. Write that number here		\$0.00
Describe All Property You Own or Have an Interest in That You Did Not Li	ist Above	
53. Do you have other property of any kind you did not already list? Examples: Season tickets, country club membership		
No.		_
Yes. Describe		\$0.00
54. Add the dollar value of all of your entries from Part 7. Write that number here .	>	\$0.00
Part 8: List the Totals of Each Part of this Form		
55. Part 1: Total real estate, line 2		\$ 143,632.00
56. Part 2: Total vehicles, line 5	\$ 23,123.00	
57. Part 3: Total personal and household items, line 15	\$ 4,200.00	
58. Part 4: Total financial assets, line 36	\$ 18,190.00	
59. Part 5: Total business-related property, line 45		
60. Part 6: Total farm- and fishing-related property, line 52		
61. Part 7: Total other property not listed, line 54	\$ 0.00	
62. Total personal property. Add lines 56 through 61	\$ 45,513.00	\$ 45,513.00
63. Total of all property on Schedule A/B. Add line 55 + line 62		\$189,145.00

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Fill in this in	formation to ident	tify your case:	
Debtor 1	Robert	Alan	Boykin
	First Name	Middle Name	Last Name
Debtor 2	Eva		Boykin
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court for	the : <u>NORTHERN</u> District of	ILLINOIS
			(State)
Case Number	·		
(If known)			

Official Form 106C

Schedule C: The Property You Claim as Exempt

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. Using the property you listed on Schedule A/B: Property (Official Form 106A/B) as your source, list the property that you claim as exempt. If more space is needed, fill out and attach to this page as many copies of Part 2: Additional Page as necessary. On the top of any additional pages, write your name and case number (if known).

For each item of property you claim as exempt, you must specify the amount of the exemption you claim. One way of doing so is to state a specific dollar amount as exempt. Alternatively, you may claim the full fair market value of the property being exempted up to the amount of any applicable statutory limit. Some exemptions-such as those for health aids, rights to receive certain benefits, and tax-exempt retirement funds-may be unlimited in dollar amount. However, if you claim an exemption of 100% of fair market value under a law that limits the exemption to a particular dollar amount and the value of the property is determined to exceed that amount, your exemption would be limited to the applicable statutory amount.

Which set of ex-	emptions are you claiming? Check	k one only, even if your spo	ouse is filing with you.					
You are clair	ming state and federal nonbankrupt	cy exemptions . 11 U.S.C.	§ 522(b)(3)					
You are claiming federal exemptions. 11 U.S.C. § 522(b)(2)								
2. For any propert	y you list on <i>Schedule A/B</i> that yo	ou claim as exempt, fill in t	the information below.					
•	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption				
		Copy the value from Schedule A/B	Check only one box for each exemption					
Brief description:	417 Staffordshire Dr NE Poplar Grove IL 61065 - Primary Residence	\$ <u>143,632</u>	\$_30,000	735 ILCS 5/12-901 - \$30,000.00				
Line from Schedule A/B:	<u>01</u>		100% of fair market value, up to any applicable statutory limit					
Brief description:	2016 Ford Edge with over 15,000 miles	\$_23,123	\$ _ 2,400	735 ILCS 5/12-1001(c) - \$2,400.00				
Line from Schedule A/B:	03		100% of fair market value, up to any applicable statutory limit					
Brief description:	Furniture, linens, small appliances, table & chairs, bedroom set	\$_2,000	 \$	735 ILCS 5/12-1001(b) - \$2,000.00				
Line from Schedule A/B:	06		100% of fair market value, up to any applicable statutory limit					
Brief description:	Flat screen TV, computer, printer, music collection, cell phone	\$_1,000		735 ILCS 5/12-1001(b) - \$1,000.00				
Line from Schedule A/B:	<u>07</u>		100% of fair market value, up to any applicable statutory limit					
Official Form 106C	Record # 748612	Schedule C: T	he Property You Claim as Exempt	Page 1 of 3				

Debtor 1 Robert

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First Name

Middle Name

Last Name

	on of the property and line on hat lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
		Copy the value from Schedule A/B	Check only one box for each exemption	
Brief description:	Everyday clothes, leather coats, shoes, accessories	\$_200	\$	735 ILCS 5/12-1001(a),(e) - \$200.00
ine from Schedule A/B:	<u>11</u>		100% of fair market value, up to any applicable statutory limit	
Brief description:	Everyday jewelry, costume jewelry, wedding rings, watches, earrings	\$_900	\$	735 ILCS 5/12-1001(a),(e) - \$900.00
ine from Schedule A/B:	12		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	books, CDs, DVDs & Family Photos	\$ <u>100</u>	\$	735 ILCS 5/12-1001(a) - \$100.00
ine from Schedule A/B:	14		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	, Cash, 100.00	\$_100	 \$	735 ILCS 5/12-1001(b) - \$100.00
ine from Schedule A/B:	16		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Checking Account, Union Savings, 10.00	\$ <u>10</u>		735 ILCS 5/12-1001(b) - \$10.00
ine from Schedule A/B:	<u>17</u>		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Pension plan, Operating Engineers, 0.00	\$_0	\$	735 ILCS 5/12-1006 - \$0.00
ine from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	401(k) or similar plan, Union Savings Bank, 80.00	\$_80		735 ILCS 5/12-1006 - \$0.00
ine from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	401(k) or similar plan, Employer 401K, 18,000.00	\$_18,000		735 ILCS 5/12-1006 - \$0.00
ine from Schedule A/B:	21		100% of fair market value, up to any applicable statutory limit	
Brief lescription:	Debtor 2 has a pending Social Security disability benefits claim;	\$Unknown		735 ILCS 5/12-1001(g)(1)(2)(3) - \$0.00
ine from Schedule A/B:	30		100% of fair market value, up to any applicable statutory limit	
	<u> </u>			

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First Name

Middle Name

Part 2: Additional Page			
Brief description of the property and line on Schedule A/B that lists this property	Current value of the portion you own	Amount of the exemption you claim	Specific laws that allow exemption
	Copy the value from Schedule A/B	Check only one box for each exemption	
3. Are you claiming a homestead exemption of mo	ore than \$155,675?		
(Subject to adjustment on 4/01/16 and every 3 years)	ears after that for cases filed o	n or after the date of adjustment .)	
No.			
Yes. Did you acquire the property covered by	the exemption within 1,215 d	lays before you filed this case?	
No			
Yes.			
Official Form 106C		ha Duananti Vari Claim as Evanut	Page 3 of 3

Fill in this in	Caco 17 9		1 Filed 09/11/17		.7 14:47:27	Desc Main	
1 III III (III 5 II	mormation to identity	your case.		9 of 65			
Debtor 1	Robert	Alan	Boykin				
	First Name Eva	Middle Name	Last Name Boykin				
Debtor 2 (Spouse, if filing)	First Name	Middle Name	Last Name				
-							
United States	s Bankruptcy Court for the	: <u>NORTHERN</u> Di	strict of <u>ILLINOIS</u> (State)			Па	
Case Numbe (If known)	PF					Check if this	
						amended fil	ing
<u>Jiticiai F</u>	<u>form 106D</u>						
			Claims Secured by P				12/1
			I people are filing together, both al Page, fill it out, number the en			ny	
dditional page	es, write your name ar	nd case number (if	known).				
_	editors have claims se		_				
No. CI	heck this box and subn	nit this form to the co	ourt with your other schedules. Yo	u have nothing else to repo	rt on this form.		
Yes. F	ill in all of the information	on below.					
Boot do	List All Secured Claims	•					
Part 1:					Column A	Column A	Column C
			one secured claim, list the creditor		Amount of claim	Value of collateral	Unsecured
		•	cular claim, list the other creditors order according to the creditors na		Do not deduct the	that supports this claim	portion If any
A3 much	as possible, list the cla	iiiis iii aipilabelicai c	rider according to the creditors ha	me.	value of collateral		
2.1 BB&T			Describe the property that secure	es the claim:	\$ <u>136,854.00</u>	<u>\$ 143,632.00</u>	\$ <u>0.00</u>
Creditor's Po Box			417 Staffordshire Dr NE Poplar (Grove IL 61065 -			
Number	Street		Primary Residence				
			As of the date you file, the claim i	s: Check all that apply.			
			Contingent				
Greenv		C 29602 itate Zip Code	Unliquidated				
Oity		nate Zip Gode	Disputed				
	s the debt? Check one.		Nature of Lien. Check all that apply				
Debtor	•		An agreement you made (such as car loan)	s mortgage or secured			
=	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At leas	et one of the debtors and a	nother	Judgment lien from a lawsuit				
Check	t if this claim relates to	a	Other (including a right to offset)				
	unity debt						
Date Debt	t was incurred200	9-2017 ———	Last 4 digits of account number	<u> </u>			
2.2 Candle	ewick Lake Association		Describe the property that secure	es the claim:	\$_0.00	<u>\$ 143,632.00</u>	\$ <u>0.00</u>
Creditor's	Name Route 76		417 Staffordshire Dr NE Poplar (Grove IL 61065 -			
Number	Street		Primary Residence				
			As of the date you file, the claim i	s: Check all that apply.	_		
-			Contingent	,			
Poplar City		61065 state Zip Code	Unliquidated				
Oity		nate Zip Gode	Disputed				
	s the debt? Check one.		Nature of Lien. Check all that apply				
Debtor	•		An agreement you made (such as car loan)	s mortgage or secured			
	1 and Debtor 2 only		Statutory lien (such as tax lien, m	echanic's lien)			
At leas	st one of the debtors and a	nother	Judgment lien from a lawsuit				
Check	t if this claim relates to	а	Other (including a right to offset)				
	unity debt	-					
	t was incurred		Last 4 digits of account number				
Add the	dollar value of your en	tries in Column A	on this page. Write that number	here:	\$ <u>136,854.00</u>		

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	Additional	Page		Column A	Column A	A Column C	
Pari	After Isitin		number them beginning with 2.3, followed	Amount of claim Do not deduct the value of collateral	Value of collateral that supports this claim	Unsecured portion If any	
2.3	FORD CRED		Describe the property that secures the claim:	\$ 28,892.00	\$ 23,123.00	\$ <u>5,769.00</u>	
	Creditor's Name Po Box Box 5420 Number Stre		2016 Ford Edge with over 15,000 miles				
		···	As of the date you file, the claim is: Check all that apply.				
	Omaha City	NE 68154 State Zip Code	☐ Contingent ☐ Unliquidated				
v	Who owes the debt? Check one.		Disputed Nature of Lien. Check all that apply.				
	Debtor 1 only		An agreement you made (such as mortgage or secured				
	Debtor 2 only		car loan)				
	Debtor 1 and Debt	tor 2 only	Statutory lien (such as tax lien, mechanic's lien)				
	At least one of the	e debtors and another	Judgment lien from a lawsuit				
	Check if this cla		Other (including a right to offset)				
D	ate Debt was incu	rred2016-08-31	Last 4 digits of account number3383				

List Others to Be Notified for a Debt That You Already Listed

Use this page only if you have others to be notified about your bankruptcy for a debt that you already listed in Part 1. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the creditor in Part 1, and then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Part 1, list the additional creditors here. If you do not have additional persons to be notified for any debts in Part 1, do not fill out or submit this page.

Add the dollar value of your entries in Column A on this page. Write that number here:

\$<u>165,746.00</u>

Fill	l in this in	Caco 17 of		1 Filad 09/11/17	Entered 08/13 1 of 65	1/17 14:47:27	Desc Main	
		Robert	Alan	Boykin				
De	ebtor 1	First Name	Middle Name	Last Name				
De	ebtor 2	Eva		Boykin				
(Sp	ouse, if filing)	First Name	Middle Name	Last Name				
Ur	nited States	Bankruptcy Court for th	ne : <u>NORTHERN</u> D	district of <u>ILLINOIS</u>				
Ca	ase Number			(State)			Check if	f this is an
	known)						amende	d filing
Offi	cial Fo	orm 106E/F						
Sch	edule	F/F: Credito	rs Who Hav	e Unsecured Claims	•			12/15
redit neede op of 1. D	ors with ped, copy the any addit	artially secured cla the Part you need, fill ional pages, write y List All of Your PRIOI ditors have priority to Part 2.	ims that are listed ir I it out, number the rour name and case RITY Unsecured Clain unsecured claims a	ns	ve Claims Secured by P Attach the Continuation	roperty. If more space i Page to this page. On th	s ne	
n u	onpriority a	amounts. As much a	as possible, list the cl ontinuation Page of F	a claim has both priority and nonpriaims in alphabetical order according the factor of the creditor had structions for this form in the instructions.	ing to the creditor's name	e. If you have more than t	two priority	Nonpriority amount
2.1	IRS Pric	ority Debt		Last 4 digits of account number		\$_4,300.00	\$_4,300.00	\$ <u>0.00</u>
	PO Box Number			When was the debt incurred?	2016			
	110111201	0.000		As of the date you file, the claim	is: Check all that apply.			
				Contingent				
	Philadel City	phia	PA 19101 State Zip Code	Unliquidated				
		the debt? Check one		Disputed				
	Debtor 1	1 only						
	Debtor 2	-		Type of PRIORITY unsecured cla	aim:			
	=	1 and Debtor 2 only		Domestic support obligations Taxes and certain other debts ye	ou owe the government			
	=	one of the debtors and if this claim relates t		Taxes and certain other debts yo	ou owe the government			
	_	inity debt	o a	Claims for death or personal inju	ıry while you were			
		n subject to offest?		intoxicated				
	No			Other. Specify				
Pa	Yes	ist All of Your NONP	RIORITY Unsecured	Claims				
3. D	o any cred	ditors have nonprio	rity unsecured clain	ns against you?				
		u have nothing to re	port in this part. Sub	mit this form to the court with you	r other schedules.			
4. L	Yes.	our nonpriority uns	ecured claims in the	e alphabetical order of the credit	or who holds each claim	If a creditor has more to	han one	
n ir	onpriority on cluded in	unsecured claim, list	the creditor separate	ely for each claim. For each claim particular claim, list the other cred	listed, identify what type	of claim it is. Do not list	claims already	
								Total alaim

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Debtor 1	Robert Alan	D ocument F	Page 22 of 65 Case Number (if known)	
	First Name Middle Name	Last Name		
4.1	ATG Credit	Last 4 digits of account number	1221	<u>\$40.00</u>
	Creditor's Name		2015-2016	
	1700 W Cortland St Ste 2	When was the debt incurred?	2010-2010	
	Number Street			
		As of the date you file, the claim i	is: Check all that apply.	
		Contingent		
	Chicago IL 60622	Unliquidated		
w	City State Zip Code /ho owes the debt? Check one.	Disputed		
Ï	Debtor 1 only	_		
1 7	Debtor 2 only	Type of NONPRIORITY unsecured	d claim:	
1 7	Debtor 1 and Debtor 2 only	Student loans	u ciaiii.	
	At least one of the debtors and another	Obligations arising out of a separa	ration agreement or divorce	
	=	that you did not report as priority		
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing		
Is	the claim subject to offest?	Debts to pension or profit-straining	g plans, and other similar debts	
	No	Other. Specify Medical Debt		
L_ Ē	Yes	Other. Opening	·	
4.2	Barclays BANK Delaware	Last 4 digits of account number	NULL	\$ 1,466.00
	Creditor's Name		0000 0047	
	Po Box 8803	When was the debt incurred?	2009-2017	
	Number Street			
		As of the date you file, the claim i	is: Check all that apply.	
	-	Contingent		
	Wilmington DE 19899	Unliquidated		
w	City State Zip Code /ho owes the debt? Check one.	Disputed		
"	Debtor 1 only	-		
		Time of NONDRIORITY	d alaim.	
-	Debtor 2 only	Type of NONPRIORITY unsecured	a ciaim:	
	Debtor 1 and Debtor 2 only	Student loans		
	At least one of the debtors and another	Obligations arising out of a separa	-	
4	Check if this claim relates to a community debt	that you did not report as priority of		
ls	the claim subject to offest?	Debts to pension or profit-sharing	g plans, and other similar debts	
ì	No	Other. Specify Credit Card of	or Credit Use	
Ī	Yes	Other: Specify	or Ground Good	
4.3	Barclays BANK Delaware	Last 4 digits of account number	NULL	\$ <u>2,200.00</u>
	Creditor's Name		0000 0047	
	Po Box 8803	When was the debt incurred?	2009-2017	
	Number Street			
		As of the date you file, the claim i	is: Check all that apply.	
		Contingent		
	Wilmington DE 19899	Unliquidated		
١,	City State Zip Code /ho owes the debt? Check one.	Disputed		
"	Debtor 1 only	-		
	-	Towns of NONDRIORITY	d alaim.	
	Debtor 2 only	Type of NONPRIORITY unsecured Student loans	u Gaiii.	
	Debtor 1 and Debtor 2 only	=	ration agreement or divorce	
	At least one of the debtors and another	Obligations arising out of a separa		
L	Check if this claim relates to a community debt	that you did not report as priority of Debts to pension or profit-sharing		
ls	the claim subject to offest?	Debits to pension or pront-sharing	א אומוים, מויע טעופו שוויוומו עבטנש	
	No	Other. SpecifyCredit Card o	or Credit Use	
	Yes	Caron Opening		

Doc 1 Filed 08/11/17 Entered 08/11/17 14:47:27 Desc Main Case 17-81889 Page 23 of 65 Case Number (if known) **Document** Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** CAP1/Marcs \$ 343.00 Last 4 digits of account number _ Creditor's Name 2013-2017 Po Box 30253 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Salt Lake City UT 84130 Unliquidated State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes Capitalone NULL \$ 985.00 Last 4 digits of account number 4.5 Creditor's Name 2004-2017 15000 Capital One Dr When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent 23238 Richmond VA Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes Capitalone NULL \$ 2,037.00 4.6 Last 4 digits of account number Creditor's Name 2004-2017 15000 Capital One Dr When was the debt incurred? Street Number As of the date you file, the claim is: Check all that apply. Contingent Richmond 23238 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim:

Schedule E/F: Creditors Who Have Unsecured Claims

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4.7 Capitalone	Last 4 digits of account number NULL	<u>\$2,578.00</u>
Creditor's Name	0007 0047	
15000 Capital One Dr	When was the debt incurred? 2007-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Richmond VA 23238	Unliquidated	
City State Zip Code	Disputed	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	<u> </u>	
No	Other. SpecifyCredit Card or Credit Use	
Yes A g Capitalone	Last 4 digits of account number NULL	\$ 3,011.00
Creditor's Name	Last 4 digits of account number NULL	a 0,011.00
15000 Capital One Dr	When was the debt incurred? 2002-2017	
Number Street		
Tidanisti.		
	As of the date you file, the claim is: Check all that apply.	
Richmond VA 23238	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		
4.9 Capitalone	Last 4 digits of account number NULL	\$ <u>5,025.00</u>
Creditor's Name	When was the debt incurred? 2003-2017	
15000 Capital One Dr	When was the debt incurred? 2003-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Dishmand VA 2000	Contingent	
Richmond VA 23238	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	-	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	2-250 to periodit of profit officing plane, and offici diffillal debte	
No	Other. Specify Credit Card or Credit Use	
Yes		

Filed 08/11/17 Entered 08/11/17 14:47:27 Desc Main Case 17-81889 Doc 1 Page 25 of 65 **Document** Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** 4.10 CBNA \$ 897.00 Last 4 digits of account number

4.10		
Creditor's Name	When was the debt incurred? 2012-2017	
Po Box 6497	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Sioux Falls SD 57117	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Bobble to periodical or profit distanting plants, and outlot distantial debute	
No	Cradit Card or Cradit Llag	
	Other. Specify Credit Card or Credit Use	
Yes CBNA	Last 4 digits of account number NULL	\$ 5,950.00
4.11	Last 4 digits of account number NULL	\$ 5,950.00
Creditor's Name	When was the debt incurred? 2011-2017	
Po Box 6283	When was the debt incurred? 2011-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Sioux Falls SD 57117	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Debts to pension of profit-sharing plans, and other shifting debts	
_ ·		
No	Other. Specify Credit Card or Credit Use	
Yes CARD	All II I	* 400.00
4.12 Chase CARD	Last 4 digits of account number NULL	\$ <u>400.00</u>
Creditor's Name	2045 2047	
Po Box 15298	When was the debt incurred? 2015-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Wilmington DE 19850	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	that you did not report as priority claims	
Check if this claim relates to a community debt		
Is the claim subject to offest?	Debts to pension or profit-sharing plans, and other similar debts	
_		
No	Other. Specify Credit Card or Credit Use	
Yes		

Official Form 106E/F

Doc 1 Filed 08/11/17 Entered 08/11/17 14:47:27 Desc Main Case 17-81889 Page 26 of 65 Case Number (if known) **Document** Robert Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. **Total Claim** \$ 2,392.00 4.13 Last 4 digits of account number _ Creditor's Name 2016-2017 Po Box 6241 When was the debt incurred? Number As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls SD 57117 Unliquidated City State Zip Code Disputed Who owes the debt? Check one Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Credit Card or Credit Use Yes NULL \$ 2,636.00 CITI Last 4 digits of account number 4.14 Creditor's Name 2010-2017 Po Box 6241 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57117 SD Unliquidated State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Student loans Debtor 1 and Debtor 2 only Obligations arising out of a separation agreement or divorce At least one of the debtors and another that you did not report as priority claims Check if this claim relates to a Debts to pension or profit-sharing plans, and other similar debts community debt Is the claim subject to offest? No Other. Specify ___ Credit Card or Credit Use Yes CITI NULL \$ 4,151.00 4.15 Last 4 digits of account number Creditor's Name 2010-2017 Po Box 6241 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Sioux Falls 57117 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans

At least one of the debtors and another

Check if this claim relates to a community debt

Is the claim subject to offest?

No

Obligations arising out of a separation agreement or divorce

Debts to pension or profit-sharing plans, and other similar debts

that you did not report as priority claims

Other. Specify ___Credit Card or Credit Use

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4.16 OOMETTI BATTUT USINGU	Last 4 digits of account numberNOLE	<u> </u>
Creditor's Name	0000 0047	
Po Box 182272	When was the debt incurred? 2008-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Columbus OH 43218	Contingent	
City State Zip Code	Unliquidated	
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes COMENITY DANK/Condenses	VIII I	040.00
4.17 COMENITY BANK/Gordmans	Last 4 digits of account number NULL	\$ <u>248.00</u>
Creditor's Name	When was the debt incurred? 2016-2017	
Po Box 182789	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Columbus OH 43218	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	Social to particular or profit originally, and out-of original doubte	
No	Other. Specify Credit Card or Credit Use	
Yes	Other. Specify	
4.18 COMENITY BANK/Lnbryant	Last 4 digits of account numberNULL	\$ 57.00
Creditor's Name		·
4590 E Broad St	When was the debt incurred? 2017-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
Columbus OH 43213	Contingent	
	Unliquidated	
City State Zip Code Who owes the debt? Check one.	Disputed	
Debtor 1 only	_	
· = ·	Turns of NONDBIODITY unaccounted alains	
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	☐ Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
I I Ivaa		

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Doc 1 Filed 08/11/17 Entered 08/11/17 14:47:27 Desc Main Case 17-81889 Page 29 of 65 Case Number (if known) **Document** Robert Alan Debtor 1 Your NONPRIORITY Unsecured Claims - Continuation Page **Total Claim** After listing any entries on this page, number them beginning with 4.4, followed by 4.5, and so forth. Dennis A Brebner & Associates **\$** 124.00 Last 4 digits of account number _ Creditor's Name 860 N. Point Blvd. When was the debt incurred?

Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Waukegan IL 60085	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?	_	
No	Other. Specify Collecting for Creditor	
Yes		
4.23 Gilvadas Vein/Northern Illinois Vein	Last 4 digits of account number iple	\$ <u>1,300.00</u>
Creditor's Name		
6910 S. Madison St.	When was the debt incurred?	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Willowbrook IL 60527	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Medical Debt	
Yes		
1.24 Kohls/Capone	Last 4 digits of account number NULL	\$ <u>1,925.00</u>
Creditor's Name		
N56 W 17000 Ridgewood Dr	When was the debt incurred? 2015-2017	
Number Street		
	As of the date you file, the claim is: Check all that apply.	
	Contingent	
Menomonee Falls WI 53051	Unliquidated	
City State Zip Code		
Who owes the debt? Check one.	Disputed	
Debtor 1 only		
Debtor 2 only	Type of NONPRIORITY unsecured claim:	
Debtor 1 and Debtor 2 only	Student loans	
At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Check if this claim relates to a	that you did not report as priority claims	
community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is the claim subject to offest?		
No	Other. Specify Credit Card or Credit Use	
Yes		

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Iyes OSF Saint Anthony Medical Ctr \$ 342.00 Last 4 digits of account number 4.27 Creditor's Name PO Box 5065 When was the debt incurred? Number Street As of the date you file, the claim is: Check all that apply. Contingent Rockford 61125 Unliquidated City State Zip Code Disputed Who owes the debt? Check one. Debtor 1 only Debtor 2 only Type of NONPRIORITY unsecured claim: Debtor 1 and Debtor 2 only Student loans At least one of the debtors and another Obligations arising out of a separation agreement or divorce that you did not report as priority claims Check if this claim relates to a community debt Debts to pension or profit-sharing plans, and other similar debts Is the claim subject to offest? No Other. Specify Medical/Dental Services

Official Form 106E/F

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Debtor 1 Robert Alan Document Page 31 of 65 Case Number (if known)

First Name Middle Name Last Name

Your NONPRIORITY Unsecured Claims - Continuation Page

After lis	sting any entries on this page, number them be	eginning with 4.4, followed by 4.5, and so forth.	Total Claim
4.28	Swedish American Hospital	Last 4 digits of account number	\$ 904.00
	Creditor's Name		
	1401 East State. St.	When was the debt incurred?	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Deal-ford II 04404	Contingent	
	Rockford IL 61104 City State Zip Code	Unliquidated	
w	City State Zip Code Vho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
lĒ	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
ΙĒ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?		
	■ No ¬	Other. Specify Medical/Dental Service	
1.00	Yes Syncb/CARE CREDIT	Last 4 digits of account number NULL	\$ 2,332.00
4.29	Creditor's Name	Last 4 digits of account number NULL	\$ 2,002.00
	Po Box 965036	When was the debt incurred? 2008-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896	Unliquidated	
l	City State Zip Code	Disputed	
\ \ \	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce that you did not report as priority claims	
L	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
ls	s the claim subject to offest?	Debte to perision of profit-shalling plans, and outer similar debte	
	No	Other. Specify Credit Card or Credit Use	
	Yes		
4.30	Syncb/JCP	Last 4 digits of account number NULL	<u>\$ 205.00</u>
	Creditor's Name	When was the debt incurred? 2010-2017	
	Po Box 965007	When was the debt incurred? 2010-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32896	Contingent	
	City State Zip Code	Unliquidated	
W	/ho owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
[Debtor 1 and Debtor 2 only	Student loans	
[At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
Γ	Check if this claim relates to a	that you did not report as priority claims	
-	community debt	Debts to pension or profit-sharing plans, and other similar debts	
Is	s the claim subject to offest?	_	
	■ No ¬	Other. Specify Credit Card or Credit Use	
	Yes		

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4.3	1 CYTICD/W/YEIN/INT BO	Last 4 digits of account numberNOLL	₽ 1, 101.00
	Creditor's Name	2017 2017	
	Po Box 965024	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
		Contingent	
	Orlando FL 32896	Unliquidated	
	City State Zip Code	Disputed	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	Yes	_	
4.32	Syncb/WALMART DC	Last 4 digits of account number NULL	\$ <u>2,102.00</u>
	Creditor's Name	2047 2047	
	Po Box 965024	When was the debt incurred? 2017-2017	
	Number Street		
		As of the date you file, the claim is: Check all that apply.	
	Orlando FL 32896	Contingent	
	City State Zip Code	Unliquidated	
	Who owes the debt? Check one.	Disputed	
	Debtor 1 only		
	Debtor 2 only	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
		that you did not report as priority claims	
	Check if this claim relates to a community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	Debts to pension of profit-straining plans, and other similar debts	
	No	Other. Specify Credit Card or Credit Use	
	Yes	Other. Specify	
4.33	TD DANK LICA/Torgotorod	Last 4 digits of account number NULL	\$ 820.00
4.30	Creditor's Name		T
	Po Box 673	When was the debt incurred? 2008-2017	
	Number Street		
	Names.		
		As of the date you file, the claim is: Check all that apply.	
	Minneapolis MN 55440	Contingent	
		Unliquidated	
	City State Zip Code Who owes the debt? Check one.	Disputed	
	Debtor 1 only	_	
	Debtor 2 only	Type of NONDRIORITY unecoured claim:	
	=	Type of NONPRIORITY unsecured claim:	
	Debtor 1 and Debtor 2 only	☐ Student loans	
	At least one of the debtors and another	Obligations arising out of a separation agreement or divorce	
	Check if this claim relates to a	that you did not report as priority claims	
	community debt	Debts to pension or profit-sharing plans, and other similar debts	
	Is the claim subject to offest?	_	
	No	Other. Specify Credit Card or Credit Use	
	Vec		

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IL 61702

State Zip Code

List Others to Be Notified for a Debt That You Already Listed

5. Use this page only if you have others to be notified about your bankruptcy, for a debt that you already listed in Parts 1 or 2. For example, if a collection agency is trying to collect from you for a debt you owe to someone else, list the original creditor in Parts 1 or 2, then list the collection agency here. Similarly, if you have more than one creditor for any of the debts that you listed in Parts 1 or 2, list the additional creditors here. If you do not have additional persons to be notified for any debts in Parts 1 or 2, do not fill out or submit this page. **OSF Medical Group** On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 1712 Line 18 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number IL 61656-171: Peoria Last 4 digits of account number _ State Zip Code City Afni. Inc. On which entry in Part 1 or Part 2 list the original creditor? Name PO Box 3427 Line 19 of (Check one): Part 1: Creditors with Priority Unsecured Claims Part 2: Creditors with Nonpriority Unsecured Claims Number Street

Last 4 digits of account number _____

Bloomington

City

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Robert Debtor 1

Alan

Document

Add the Amounts for Each Type of Unsecured Claim

	nounts of certain types of unsecured claims. This information is ounts for each type of unsecured claim.	ioi statistical fe	.porting purposes only, 20 0.3.0. §
			Total claim
Total claims from Part 1	6a. Domestic support obligations	6a.	\$0.00
	6b. Taxes and Certain other debts you owe the government	6b.	\$4,300.00
	6c. Claims for death or personal injury while you were intoxicated	6c.	\$0.00
	6d. Other. Add all other priority unsecured claims. Write that amount here.	6d.	\$0.00
	6e. Total. Add lines 6a through 6d.	6e.	\$4,300.00
			Total claim
otal claims	6f. Student loans	6f.	\$0.00
	6g. Obligations arising out of a separation agreement or divorce that you did not report as priority claims	6g.	\$0.00
	6h. Debts to pension or profit-sharing plans, and other similar debts	6h.	\$0.00
	6i. Other. Add all other nonpriority unsecured claims. Write that amount here.	6i.	\$48,342.00
	6j. Total . Add lines 6f through 6i.	6j.	\$48,342.00

Schedule E/F: Creditors Who Have Unsecured Claims

				Filod 09/11/17	Entered 08/11/17 14	1:47:27	Desc Main	
FI	II IN THIS IN	formation to ider	ntify your case:		5 of 65			
De	ebtor 1	Robert First Name	Alan Middle Name	Boykin Last Name				
De	ebtor 2	Eva	Middle Name	Boykin				
(Sp	pouse, if filing)	First Name	Middle Name	Last Name				
Uı	nited States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of				_	
	ase Number			(State)			Check if this is a	an
	f known)	1000					amended filing	
		orm 106G	ory Contracts and					12/1
nforradditi	mation. If nitronal pages Do you hav No. Ch Yes. Fill ist separat	nore space is need, write your nandle any executory eck this box and in all of the informely each person	eded, copy the additional page ne and case number (if known) contracts or unexpired leases submit this form to the court wit mation below even if the contra or company with whom you h	e, fill it out, number the end. ? th your other schedules. You cts or leases are listed in averthe contract or lease	n are equally responsible for supporties, and attach it to this page. On the page of the p	is form. rm 106A/B)	any (for	
	nexpired le		hom you have the contract or	lease	State what the co	ntract or leas	se is for	
2.1								
	Name							
	Number	Street			•			
	City		State Zip	o Code	-			
2.2								
	Name							
	Number	Street			-			
		5.000			_			
	City		State Zip	o Code				
2.3								
	Name							
	Number	Street			_			
	City		State Zip	o Code	-			
2.4	·							
	Name				-			
	Number	Street						
	City		State Zip	o Code	-			
2.5								
	Name							
	Number	Street			-			

State Zip Code

City

Official Form 106G

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Fill in this in	formation to iden	tify your case:	
Debtor 1	Robert	Alan	Boykin
	First Name	Middle Name	Last Name
Debtor 2	Eva		Boykin
(Spouse, if filing)	First Name	Middle Name	Last Name
United States	Bankruptcy Court fo	r the : <u>NORTHERN</u> District of <u>I</u>	LLINOIS_
Case Number			(State)
(If known)			-

Official Form 106H

Schedule H: Your Codebtors

12/15

Codebtors are people or entities who are also liable for any debts you may have. Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, copy the Additional Page, fill it out, and number the entries in the boxes on the left. Attach the Additional Page to this page. On the top of any Additional Pages, write your name and case number (if known). Answer every question.

1. Do you have any codebtors? (If you are filing a joint case, do not list either spouse as a codebtor.)								
No.								
Yes								
2. Within the last 8 years, have you lived in a community property state or territory? (Community property states and territories include								
Arizona, California, Idaho, Lousiiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, and Wisconsin.)								
	No. Go to line 3.							
	Yes. Did your sp	ouse, former spouse, or legal equivalent live with you	at the time?					
	∐ No □ Yes Inwhic	h community state or territory did you live?	Fill in the	a name and current address of that person				
	res. inwinc	Total interior state of territory did you live?	1 1111 111 1116	e name and current address of that person.				
Name of your spouse, former spouse or legal equivalent								
Number Street								
	City	State	Zip Code					
3. In	3. In Column 1, list all of your codebtors. Do not include your spouse as a codebtor if your spouse is filing with you. List the person							
	shown in line 2 again as a codebtor only if that person is a guarantor or cosigner. Make sure you have listed the creditor on							
Schedule D (Official Form 106D), Schedule E/F (Official Form 106E/F), or Schedule G (Official Form 106G). Use Schedule D,								
Schedule E/F, or Schedule G to fill out Column 2.								
	Column 1: Your co	debtor		Column 2: The creditor to whom you owe the debt				
				Check all schedules that apply:				
3.1				Schedule D, line				
	Name			Schedule E/F, line				
	Number Stre	et .		_				
				Schedule G, line				
	City	State	Zip Code					
3.2	<u></u>			Schedule D, line				
	Name			Schedule E/F, line				
	Number Stre	et		Schedule G, line				
	City	State	Zip Code	_				
3.3	·			Schedule D, line				
	Name			Schedule E/F, line				
	Number Stre	ot .						
	Number Stre	रूर		Schedule G, line				
	City	State	Zip Code					

Robert	Alan	Boykin				
irst Name	Middle Name	Last Name				
Eva		Boykin				
irst Name	Middle Name	Last Name				
United States Bankruptcy Court for the :NORTHERN DISTRICT OF ILLINOIS Case Number						
	rst Name Trit Name Inkruptcy Court for the :	rst Name Middle Name EVA rst Name Middle Name rst Name Middle Name rnkruptcy Court for the : <u>NORTHERN DISTRICT C</u>	rst Name Middle Name Last Name EVA Boykin rst Name Middle Name Last Name Inkruptcy Court for the : NORTHERN DISTRICT OF ILLINOIS			

Che	ck if this is:
	An amended filing
	A supplement showing post-petition
	chapter 13 income as of the following date:
	MM / DD / YYYY

Official Form 106I

Schedule I: Your Income

12/15

Be as complete and accurate as possible. If two married people are filing together (Debtor 1 and Debtor 2), both are equally responsible for supplying correct information. If you are married and not filing jointly, and your spouse is living with you, include information about your spouse. If you are separated and your spouse is not filing with you, do not include information about your spouse. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

Pa	rt 1: Describe Employment					
1.	Fill in your employment information		Debtor 1		Debtor 2 or non-filing spouse	
	If you have more than one job, attach a separate page with information about additional employers.	Employment status	X Employed Not employed	ı	Employed X Not employed	
	Include part-time, seasonal, or self-employed work.	Occupation	Maintenance Tecl	1		
	Occupation may Include student or homemaker, if it applies.	Employers name	Pilot Travel Cente	ers		
		Employers address	5508 Lonas Road			
			Knoxville, TN 379	09		
		How long employed there?	Since 8/1/2008			
	Tt 2: Give Details About Monthly					
	Estimate monthly income as of the spouse unless you are separated. If you or your non-filing spouse have lines below. If you need more space	ne date you file this form. If you have more than one employer, combine	ine the information for a		,	
				For Debtor 1	For Debtor 2 or non-filing spouse	
2.	List monthly gross wages, salary deductions). If not paid monthly, c		-	\$6,000.02	\$0.00	
3.	3. Estimate and list monthly overtime pay.		\$0.00	\$0.00		
4.	Calculate gross income. Add line	2 + line 3.		\$6,000.02	\$0.00	

 Official Form 106I
 Record # 748612
 Schedule I: Your Income
 Page 1 of 2

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Document Boykin Robert Alan Debtor 1 Case Number (if known) First Name Middle Name Last Name

			For Debtor 1		btor 2 or ing spouse	
Сор	y line 4 here	4.	\$6,000.02		\$0.00	
5. List al	payroll deductions:	_	_			
5a. '	Tax, Medicare, and Social Security deductions	5a.	\$1,540.93		\$0.00	
5b.	Mandatory contributions for retirement plans	5b.	\$0.00		\$0.00	
5c. '	Voluntary contributions for retirement plans	5c.	\$0.00		\$0.00	
5d.	Required repayments of retirement fund loans	5d.	\$0.00		\$0.00	
5e.	Insurance	5e.	\$453.35		\$0.00	
5f.	Domestic support obligations	5f.	\$0.00		\$0.00	
5g.	Union dues	5g.	\$0.00		\$0.00	
5h.	Other deductions. Specify: Life Insurance(D1), AD&D(D1),	5h.	\$98.37		\$0.00	
6. Add th	e payroll deductions . Add lines 5a + 5b + 5c + 5d + 5e +5f + 5g +5h.	6.	\$2,092.65		\$0.00	
7. Calcula	ate total monthly take-home pay. Subtract line 6 from line 4.	7.	\$3,907.37		\$0.00	
8. List all	other income regularly received:					
8a.	Net income from rental property and from operating a business,					
	profession, or farm					
	Attach a statement for each property and business showing gross receipts, ordinary and necessary business expenses, and the total					
	monthly net income.	8a.	\$0.00		\$0.00	
8b.	Interest and dividends	8b.	\$0.00		\$0.00	
8c.	Family support payments that you, a non-filing spouse, or a dependent regularly receive	8c.	\$ 0.00		\$ 0.00	
	Include alimony, spousal support, child support, maintenance, divorce					
0.4	settlement, and property settlement.	0.1				
8d.	Unemployment compensation	8d. 	\$0.00		\$0.00	
8e.	Social Security	8e. —	\$0.00		\$0.00	
8f.	Other government assistance that you regularly receive	8f. —	\$0.00		\$0.00	
	Include cash assistance and the value (if known) of any non-cash					
	assistance that you receive, such as food stamps (benefits under the					
	Supplemental Nutrition Assistance Program) or housing subsidies. Specify:					
8g.	Pension or retirement income	8g.	\$0.00		\$0.00	
8h.		_				
	all other income. Add lines 8a + 8b + 8c + 8d + 8e + 8f +8g + 8h.	9.			\$0.00	
40 •			·			
	•	10.	\$3,907.37	+	\$0.00	\$3,907.
9. Add 10. Calc Add 11. Stati	culate monthly income. Add line 7 + line 9. the entries in line 10 for Debtor 1 and Debtor 2 or non-filing spouse. The all other regular contributions to the expenses that you list in Schedular contributions from an unmarried partner, members of your household, your friends or relatives.	10. e <i>J</i> .	its, your roommates, an	d	\$0.00	\$3
Spe	not include any amounts already included in lines 2-10 or amounts that are r				J.	1\$
	I the amount in the last column of line 10 to the amount in line 11. The re- e that amount on the Summary of Schedules and Statistical Summary of Co		•		1	2. \$3,90 7
13. Do y	you expect an increase or decrease within the year after you file this form					
L	Yes. Explain:					

Fill in this in	formation to identify you	ır case:				
Case Number (If known) Official F Schedul Be as complete	orm 106J e J: Your Exp	enses	ole are filing together, both a	income as of MM / DD / Y	ent showing post of the following d YYYY filing for Debtor a separate house	2 because Debtor 2 hold. 12/14 ation. If
	Describe Your Household					
2. Do you I Do not lis Debtor 2	Does Debtor 2 live in a set X No. Yes. Debtor 2 must have dependents? st Debtor 1 and	file a separate Schedu X No Yes. Fill ou	le J. t this information for ident	Dependent's relationship to Debtor 1 or Debtor 2	Dependent's age	Does dependent live with you? X No Yes X No
	expenses include	X No				Yes
	es of people other than and your dependents?	Yes				
Part 2:	Estimate Your Ongoing Mo	nthly Expenses				
expenses as of the applicable Include expen	of a date after the bankrup date. ses paid for with non-cas	otcy is filed. If this is a		n as a supplement in a Chapter 13 o check the box at the top of the forn	m and fill in	our expenses
	tal or home ownership ex for the ground or lot.	openses for your resid	lence. Include first mortgage	payments and	4.	\$1,200.00
	cluded in line 4:					·
4a. Re	eal estate taxes				4a.	\$0.00
	operty, homeowner's, or re				4b.	\$0.00
	ome maintenance, repair, a				4c.	\$50.00 \$104.00
4d. Ho	omeowners association of	condominium dues			4d.	φ104.00

Schedule J: Your Expenses

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Robert Debtor 1

First Name

Alan

Middle Name

Document

Last Name

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Case Number (if known) __

Your expenses \$0.00 5 Additional Mortgage payments for your residence, such as home equity loans 6. **Utilities:** \$235.00 6a. 6a. Electricity, heat, natural gas \$160.00 6b. Water, sewer, garbage collection \$326.00 Telephone, cell phone, internet, satellite, and cable service \$ 0.00 Other. Specify: 6d. \$600.00 7. 7. Food and housekeeping supplies \$0.00 8. 8. Childcare and children's education costs \$60.00 9. Clothing, laundry, and dry cleaning 10. \$20.00 Personal care products and services 10. \$200.00 11. Medical and dental expenses 11. \$287.00 **Transportation.** Include gas, maintenance, bus or train fare. 12. Do not include car payments. \$75.00 13. Entertainment, clubs, recreation, newspapers, magazines, and books Charitable contributions and religious donations 14. \$0.00 14. 15. Insurance. Do not include insurance deducted from your pay or included in lines 4 or 20. \$0.00 15a. 15a Life insurance \$0.00 15b. Health insurance 15b. \$95.00 15c. Vehicle insurance 15c. \$0.00 15d. 15d. Other insurance. Specify: 16. Taxes. Do not include taxes deducted from your pay or included in lines 4 or 20. \$0.00 16 17. Installment or lease payments: \$480.00 17a. 17a. Car payments for Vehicle 1 \$0.00 17b. Car payments for Vehicle 2 17b \$0.00 17c. 17c. Other. Specify:_ \$0.00 17d. Other. Specify: 17d. 18. Your payments of alimony, maintenance, and support that you did not report as deducted \$0.00 from your pay on line 5, Schedule I, Your Income (Official Form 106I). 18. 19. Other payments you make to support others who do not live with you. \$0.00 19. Other real property expenses not included in lines 4 or 5 of this form or on Schedule I: Your Income. 20a. Mortgages on other property 20a. \$ 0.00 20b. \$ 0.00 20b. Real estate taxes \$ 0.00 20c. Property, homeowner's, or renter's insurance 20c. \$ 0.00 20d. 20d. Maintenance, repair, and upkeep expenses \$ 0.00 20e 20e. Homeowner's association or condominium dues

Official Form 106J Record # 748612 Case 17-81889 Doc 1 Filed 08/11/17 Entered 08/11/17 14:47:27 Desc Main Document Page 41 of 65

Debtor	1 Rober	t Alan	Boykin	Case Number (if known)		
	First Nar	ne Middle Name	Last Name			
21.	Other. S	pecify:		_	21.	\$0.00
22	Your moi	nthly expense: Add lines 4 through 21.			22.	\$3,892.00
	The resul	t is your monthly expenses.			_	
23.	Calculate	your monthly net income.				
	23a.	Copy line 12 (your comibined monthly i	ncome) from Schedule I.		23a.	\$3,907.37
	23b.	Copy your monthly expenses from line	22 above.		23b. -	\$3,892.00
	23c.	Subtract your monthly expenses from y	our monthly income.		23c.	\$15.37
		The result is your monthly net income.				
24.	Do you e	xpect an increase or decrease in your e	ynansas within the year after you	ı file this form?		
2-7.	-	ple, do you expect to finish paying for you	•			
		payment to increase or decrease because		• •		
	X No					
	Yes.	Explain Here:				

 Official Form 106J
 Record #
 748612
 Schedule J: Your Expenses
 Page 3 of 3

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

Sign Below	
Did you pay or agree to pay someone who is NC	T an attorney to help you fill out bankruptcy forms?
No	
Yes. Name of Person	Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).
Under penalty of perjury, I declare that I have recorrect.	ad the summary and schedules filed with this declaration and that they are true and
🗶 /s/ Robert Alan Boykin	🗶 /s/ Eva Boykin
Signature of Debtor 1	Signature of Debtor 2
Date 08/08/2017	Date 08/08/2017
MM / DD / YYYY	MM / DD / YYYY

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Fill in this in	nformation to ide			
Debtor 1	Robert	Alan	Boykin	
	First Name	Middle Name	Last Name	
Debtor 2	Eva		Boykin	
(Spouse, if filing)	First Name	Middle Name	Last Name	
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of	ILLINOIS	
Omiou otatoo	Dania aproy Court	5. a.e.:	(State)	
Case Number (If known)	r		_	
()				

Official Form 107

Statement of Financial Affairs for Individuals Filing for Bankruptcy

12/15

Be as complete and accurate as possible. If two married people are filing together, both are equally responsible for supplying correct information. If more space is needed, attach a separate sheet to this form. On the top of any additional pages, write your name and case number (if known). Answer every question.

numbe	number (if known). Answer every question.						
Par	1: Give Details About Your Marital Status and Where Yo	ou Lived Before					
01. V	hat is your current marital status?						
	Married						
	Not married						
	uring the last 3 years, have you lived anywhere other tha	n where you live now	?				
_	No. Yes. List all of the places you lived in the last 3 years. Do	not include where vo	u live now.				
'							
	Debtor 1	Dates Debtor 1 lived there	Debtor 2:	Dates Debtor 2 lived there			
	ithin the last 8 years, did you ever live with a spouse or l operty states and territories include Arizona, California,						
	d Wisconsin.)	radio, Louisiana, No.	rada, non moxico, radito indo, roxad, tradinington,				
_	No. Yes. Make sure you fill out Schedule H: Your Codebtors (Official Form 106U)					
L	Tes. Make sure you fill out scriedule H. Tour Codebtors (Official Form 100H).					
Par	Explain the Sources of Your Income						

Case 17-81889 Doc 1 Filed 08/11/17 Entered 08/11/17 14:47:27 Desc Main Document Page 44 of 65 Debtor 1 Robert Alan Boykin Case Number (if known) First Name Middle Name Last Name 04 Did you have any income from employment or from operating a business during this year or the two previous calendar years? Fill in the total amount of income you received from all jobs and all businesses, including part-time activities. If you are filing a joint case and you have income that you receive together, list it only once under Debtor 1. ☐ No. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Check all that apply (before deductions and Check all that apply (before deductions and exclusions) exclusions) Wages, commissions, Wages, commissions, \$44,307 From January 1 of current year until bonuses, tips bonuses, tips the date you filed for bankruptcy: Operating a business Operating a business Wages, commissions, Wages, commissions, \$63,646 \$19,735 For last calendar year: bonuses, tips bonuses, tips (January 1 to December 31, 2016) Operating a business Operating a business Wages, commissions, \$95,000 combined Wages, commissions. \$95,000 combined For the calendar year before that: bonuses, tips bonuses, tips income (January 1 to December 31, 2015) income Operating a business Operating a business 05 Did you receive any other income during this year or the two previous calendar years? Include income regardless of whether that income is taxable. Examples of other income are alimony; child support; Social Security, unemployment, and other public benefit payments; pensions; rental income; interest; dividends; money collected from lawsuits; royalties; and gambling and lottery winnings. If you are filing a joint case and you have income that you received together, list it only once under Debtor 1. List each source and the gross income from each source separately. Do not include income that you listed in line 4. Yes. Fill in the details Debtor 1 Debtor 2 Sources of income **Gross income** Sources of income **Gross income** Describe below. (before deductions and Describe below. (before deductions and exclusions) exclusions) IRA distribution \$28,000 Gambling \$1,633 For last calendar year: (January 1 to December 31, 2016) List Certain Payments You Made Before You Filed for Bankruptcy

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Robert Alan Boykin Case Number (if known) _ Debtor 1 First Name Middle Name Last Name Are either Debtor 1's or Debtor 2's debts primarily consumer debts? No. Neither Debtor 1 nor Debtor 2 has primarily consumer debts. Consumer debts are defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$6,225* or more? No. Go to line 7. \prod Yes. List below each creditor to whom you paid a total of \$6,225* or more in one or more payments and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. * Subject to adjustment on 4/01/16 and every 3 years after that for cases filed on or after the date of adjustment. Yes. Debtor 1 or Debtor 2 or both have primarily consumer debts. During the 90 days before you filed for bankruptcy, did you pay any creditor a total of \$600 or more? No. Go to line 7. Yes. List below each creditor to whom you paid a total of \$600 or more and the total amount you paid that creditor. Do not include payments for domestic support obligations, such as child support and alimony. Also, do not include payments to an attorney for this bankruptcy case. Dates of Total amount paid Was this payment for... Amount you still owe payments \$ 133,254 BB&T Po Box 2027 Greenville Monthly \$ 3,600 Mortgage Car SC 29602 Credit card Loan repayment Suppliers or vendors Other FORD CRED Po Box Box Monthly \$ 1,440 <u>\$ 27,452</u> Mortgage Car 542000 Omaha NE 68154 Credit card Loan repayment Suppliers or vendors Other ____ Within 1 year before you filed for bankruptcy, did you make a payment on a debt you owed anyone who was an insider? Insiders include your relatives; any general partners; relatives of any general partners; partnerships of which you are a general partner; corporations of which you are an officer, director, person in control, or owner of 20% or more of their voting securities; and any managing agent, including one for a business you operate as a sole proprietor. 11 U.S.C. § 101. Include payments for domestic support obligations, such as child support and alimony. No. Yes. List all payments to an insider. Dates of **Total amount** Amount you still Reason for this payment payment paid owe

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Debtor 1	Robert	Alan	Boykin	_	Case Number (if known)		
	First Name	Middle Name	Last Name				
an	insider?	ı filed for bankruptcy, did you		transfer any property	y on account of a debt that	benefited	_
Inc	clude payments on de	bts guaranteed or cosigned	by an insider.				
	No.						
	Yes. List all paymen	ts to an insider.					
			Dates of payment	Total amount paid	Amount you still owe	Reason for this payment Include creditor's name	
Bo-4	Identify Logal o	ctions, Repossessions, and F					
Part	, ,			court action, or adm	ninistrativo proceeding?		-
Lis		ufiled for bankruptcy, were y luding personal injury cases act disputes.				rt or custody	
	No.						
	Yes. Fill in the detail	S.					
			Nature of the case	Court o	or agency	Status of the case	
		ı filed for bankruptcy, was ar fill in the details below.	ny of your property repos	sessed, foreclosed, (garnished, attached, seized	I, or levied?	
	No. Go to line 11						
	Yes. Fill in the inform	nation below.					
		ou filed for bankruptcy, dio ment because you owed a	-	ງ a bank or financial	institution, set off any am	ounts from your accounts	
	No. Go to line 11						
F	Yes. Fill in the inform	nation below.					
	•	u filed for bankruptcy, was	any of your property in	the possession of a	n assignee for the benefit	of creditors, a	
co	-	er, a custodian, or another o		·	-		
=	Yes.						
Part	5: List Certain Gift	ts and Contributions					
13 W i	thin 2 years before y	ou filed for bankruptcy, did	I you give any gifts with	a total value of mor	e than \$600 per person?		
	No.						
	Yes. Fill in the detail:	s for each gift					
	•	ou filed for bankruptcy, did	l vou givo any gifts or c	ontributions with a t	otal value of more than \$6	\$00 to any charity?	
		ou mea for bankruptcy, aid	i you give any gints or co	ontributions with a t	otal value of more than po	to any charty:	
	No.						
L	Yes. Fill in the detail	s for each gift.					
Part	6: List Certain Los	sses					
15 W i	thin 1 year before yo	u filed for bankruptcy or si	nce you filed for bankru	ptcy, did you lose a	nything because of theft,	fire, other disaster, or	
ga	mbling?						
	No.						
	Yes. Fill in the detail	s for each gift.					
Part	75 List Certain Pay	yments or Transfers					
со	nsulted about seekin	u filed for bankruptcy, did y ig bankruptcy or preparing bankruptcy petition prepare	a bankruptcy petition?				
Г	No.						
<u> </u>	Yes. Fill in the details	S					
	. 55. 7 110 0 0 0 0 0 0	•					

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Last Name

Robert Alan Boykin Page 47 of 65

Case Number (if known) _____

	Party Contact Info	Description and value of ar	ny property transferred	Date paymer or transfer	at Amount of payment
	Geraci Law L.L.C.				\$1,250.00
	55 E. Monroe Street #3400				
	Chicago,IL 60603				
	Party Contact Info	Description and value of ar	ny property transferred	Date paymer or transfer	Amount of payment
	Hananwill Credit Counseling	Credit Counseling Services		2017	\$25.00
	115 N. Cross St.				
	Robinson, IL 62454				
17	Within 1 year before you filed for bankruptcy			y property to anyon	e who
	promised to help you deal with your creditor Do not include any payment or transfer that		tors?		
	No.				
	Yes. Fill in the details.				
	Within 2 years before you filed for bankrupto transferred in the ordinary course of your bu		ansfer any property to anyo	ne, other than prope	erty
	Include both outright transfers and transfers	made as security (such as the gran		mortgage on your p	roperty).
	Do not include gifts and transfers that you h	ave aiready listed on this statement.			
	No. Yes. Fill in the details for each gift.				
	Tes. Fill in the details for each girt.				
19	Within 10 years before you filed for bankrup beneficiary? (These are often called asset-property)		a self-settled trust or similar	r device of which yo	u are a
	_	otection devices.			
	No. Yes. Fill in the details for each gift.				
	Tes. 1 iii iii the details for each gift.				
Pa	List Certain Financial Accounts, Instru	ments, Safe Deposit Boxes, and Storag	ge Units		
20	Within 1 year before you filed for bankruptcy	, were any financial accounts or ins	truments held in your name,	or for your benefit,	closed,
	sold, moved, or transferred? Include checking, savings, money market, o	r other financial accounts; certificate	es of deposit; shares in bank	s, credit unions, bro	okerage
	houses, pension funds, cooperatives, assoc				-
	No.				
	Yes. Fill in the details.				
		_	• •		ast balance before osing or transfer
			or tra	ansferred	
21	Do you now have, or did you have within 1 y cash, or other valuables?	ear before you filed for bankruptcy,	any safe deposit box or othe	er depository for sec	urities,
	No.				
	Yes. Fill in the details.				
		Who else had access to it?	Describe the contents		o you still ave it?

Debtor 1

First Name

Middle Name

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Debto	or 1	Robert	Aldii	DOYKIII	Case Number (If Known)	
		First Name	Middle Name	Last Name		
22	Hav	e you stored prop	perty in a storage unit o	r place other than your home within 1 y	ear before you filed for bankruptcy?	
		No.				
	=		oile			
	Ц	Yes. Fill in the det	alls.	Who else has or had access to it?	Describe the contents	Do you still
				Willo else has of had access to it?	Describe the contents	have it?
		Identify Prone	erty You Hold or Control i	iar Samaana Elsa		
	art 9	racinary response	- Crey Tou Hold of Control	or comedic 2.50		
23		you hold or contro someone.	ol any property that sor	neone else owns? Include any property	you borrowed from, are storing for, or ho	ld in trust
		No.				
	П	Yes. Fill in the det	ails.			
				Where is the property?	Describe the property	Value
P	art 10	Give Details	About Environmental Info	rmation		
For	the	purpose of Part 1	0, the following definition	ons apply:		
			•	or local statute or regulation concernin aterial into the air, land, soil, surface w		
	inclu	uding statutes or I	regulations controlling	the cleanup of these substances, waste	s, or material.	
		-	on, facility, or property rate, or utilize it, includ	_	v, whether you now own, operate, or utilize	;
				onmental law defines as a hazardous w ntaminant, or similar term.	aste, hazardous substance, toxic	
Rep	port a	all notices, release	es, and proceedings tha	at you know about, regardless of when	they occurred.	
Has any governmental unit notified you that you may be liable or potentially liable under or in violation of an environmental law?						iw?
■ No.						
	=	Yes. Fill in the det	oile			
	Ц	res. Fill III the det	alls.	Governmental unit	Environmental law, if you know it	Date of notice
				Governmentar unit	Environmental law, if you know it	Date of notice
25	Hav	e you notified any	y governmental unit of	any release of hazardous material?		
		No.				
	=	Yes. Fill in the det	raile			
	Ц	res. I ili ili tile det	alls.	Governmental unit	Environmental law, if you know it	Date of notice
				Governmentar unit	Environmental law, if you know it	Date of notice
26	Hav	e you been a part	ty in any judicial or adm	inistrative proceeding under any enviro	onmental law? Include settlements and ord	iers.
		No.				
	=	Yes. Fill in the det	raile			
	Ц	res. I ill ill the det	alis.	Court or agency	Nature of the case	Status of the case
				obuit of agonoy	Nature of the sase	Status of the sase
В	art 11	Give Details	About Your Business or C	onnections to Any Business		
Lď						
27	Witl	hin 4 years before	you filed for bankrupto	cy, did you own a business or have any	of the following connections to any busin	ess?
		A sole proprie	etor or self-employed in	a trade, profession, or other activity, ei	ther full-time or part-time	
		A member of a	a limited liability compa	ny (LLC) or limited liability partnership	(LLP)	
		A partner in a	partnership			
		An officer, dire	ector, or managing exe	cutive of a corporation		
				or equity securities of a corporation		
		No. None of the al	bove applies. Go to Part	t 12.		
	П	Yes. Check all tha	at apply above and fill in t	the details below for each business.		
	_					

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		Document		age +3 01 03	
Debtor 1	Robert	Alan	Boykin	Case Number (if known)	
	First Name	Middle Name	Last Name		
	thin 2 years before titutions, creditors,		you give a financial statem	ent to anyone about your business? Include all financial	
	No.				
	Yes. Fill in the deta	iils.			
		Date is:	sued		
Part 12	Sign Below				
ansv in co	vers are true and co onnection with a ba .S.C. §§ 152, 1341,	orrect. I understand that mak nkruptcy case can result in f 1519, and 3571.	ing a false statement, conce ines up to \$250,000, or impr	ents, and I declare under penalty of perjury that the saling property, or obtaining money or property by fraud isonment for up to 20 years, or both.	
X	/s/ Robert Alan				
	Signature of Debto	or 1	Signature	e of Debtor 2	
	Date 08/08/2017			8/08/2017 M / DD / YYYY	
	IVIIVI 7 DD 7	1111	IVI	VI / UU / TTTT	
Did y	No	al pages to Your Statement o	of Financial Affairs for Indiv	iduals Filing for Bankruptcy (Official Form 107)?	
Did y	ou pay or agree to	pay someone who is not an	attorney to help you fill out	bankruptcy forms?	
	No				
	Yes. Name of person	on		Attach the Bankruptcy Petition Preparer's Notice,	
				Declaration, and Signature (Official Form	ı 119)

			Tilod 09/11/17	Entered 08/11/17 14:47:27	Desc Main	
Fill in this in	formation to iden	ntify your case:		0 of 65		
Debtor 1	Robert	Alan	Boykin			
	First Name	Middle Name	Last Name			
Debtor 2	Eva		Boykin			
(Spouse, if filing)	First Name	Middle Name	Last Name			
United States	Bankruptcy Court fo	or the : <u>NORTHERN</u> District of _	ILLINOIS			
			(State)		Check if this is an	
Case Number (If known)	「 <u></u>		_		amended filing	
		ntion for Individuater chapter 7, you must fill out		er Chapter 7		12/1
•	_	der chapter 7, you must mi out by your property, or	this form it:			
		perty and the lease has not ex	oired.			
•		. •		ition or by the date set for the meeting of credite	ors,	
		-		copies to the creditors and lessors you list.	•	
If two married p	people are filing to	ogether in a joint case, both ar	e equally responsible fo	r supplying correct information.		
Both debtors m	ust sign and date	e the form.				
Be as complete	and accurate as	possible. If more space is nee	ded, attach a separate s	heet to this form. On the top of any additional p	ages,	
write your nam	e and case numb	er (if known).				
Part 1:	List Your Creditors	Who Have Secured Claims				
1. For any cre	ditors that you lis	sted in Part 1 of Schedule D: C	reditors Who Have Clain	ns Secured by Property (Official Form 106D), fill	l in the	

information below. Identify the creditor and the property that is collateral What do you intend to do with the property that Did you claim the property as exempt on Schedule C? secures a debt? Creditor's ☐ Surrender the property □ No name: BB&T Retain the property and redeem it Yes Retain the property and enter into a Description of 417 Staffordshire Dr NE Poplar Grove IL 61065 - Primary Residence Reaffirmation Agreement. property Retain the property and [explain]: ___ securing debt: ☐ Surrender the property Creditor's No name: **Candlewick Lake Association** Retain the property and redeem it ☐ Yes Retain the property and enter into a 417 Staffordshire Dr NE Poplar Grove IL Description of 61065 - Primary Residence Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ___ ☐ Surrender the property ☐ No Creditor's FORD CRED name: Retain the property and redeem it Yes Retain the property and enter into a 2016 Ford Edge with over 15,000 miles Description of Reaffirmation Agreement. property Retain the property and [explain]: _____ securing debt: ☐ Surrender the property ☐ No Creditor's name: Retain the property and redeem it ☐ Yes Retain the property and enter into a Description of Reaffirmation Agreement. property securing debt: Retain the property and [explain]: ____

Robert

Case 17-81889

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Desc Main

First Name

List Your Unexpired Personal Property Leases

rait 2:						
	listed in Schedule G: Executory Contracts and Unexpired Lease					
fill in the information below. Do not list real estate leases. <i>Unexpired leases</i> are leases that are still in effect; the lease period has not yet ended. You may assume an unexpired personal property lease if the trustee does not assume it. 11 U.S.C. § 365(p)(2).						
	-					
Describe your unexpired personal property leas	ses	Will the lease be assumed?				
Lessor's name:		☐ No				
Description of leased		Yes				
property:						
Lessor's name:		□ No				
Lessor s fiame.		Yes				
Description of leased		<u> </u>				
property:						
Lessor's name:		□No				
		Yes				
Description of leased property:						
Lessor's name:		□No				
Description of leased		□Yes				
property:						
I accorde manero		□N ₁ -				
Lessor's name:		No Yes				
Description of leased		□res				
property:						
Lessor's name:		□No				
		Yes				
Description of leased property:						
Lessor's name:		No				
Description of leased		Yes				
property:						
Part 3: Sign Below						
	ted my intention about any property of my estate that secures a c	debt and any				
personal property that is subject to an unexpired lea	se.					
🗶 /s/ Robert Alan Boykin	🗶 /s/ Eva Boykin					
Signature of Debtor 1	Signature of Debtor 2	_				
Date Dated: 08/08/2017	Date Dated: 08/08/2017					

MM / DD / YYYY

MM / DD / YYYY

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B2030 (Form 2030) (12/15)

United States Bankruptcy Court

NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

in re	
Robert Alan Boykin and Eva Boykin / Debtors	Case No:

DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR

Chapter:

Chapter 7

Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept \$1,200.00 Prior to the filing of this statement I have received \$1,250.00 Balance Due \$0.00 Post Case-Filing Work Pre-Paid: \$50.00 The source of the compensation paid to me was: Debtor(s) Other: (specify) The source of compensation to be paid to me is: Debtor(s) Other: (specify) I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm. I have agreed to share the above-disclosed compensation with a other person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including: Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in

- Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
- By agreement with the debtor(s), the above-disclosed fee does not include the following service: Fee does NOT include any work done post-filing.

CERTIFICATION I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceedings.		
Date: 08/09/2017	/s/ Jason Kyle Nielson	
Date	Signature of Attorney	
	Geraci Law L.L.C. Name of law firm	

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Date: 7/25/2017

Consultation Attorney: **JKN**

Record #: 748-612



Retainer Agreement Chapter 7 - Pre-filing

Services before filing in Court: I retain Geraci Law L.L.C. to prepare to file a Chapter 7 bankruptcy petition in court. I agree to pay, by debit only, a flat fee for services before filing in court of \$ _1,200.00_
at \$ {} today, \$ {} per {} starting {} and \$ {} within 60 days of today. Bankruptcy is time-sensitive
and \${} I will obtain from {} within 60 days of today. Bankruptcy is time-sensitive
may pay more than this amount to pre-pay post-filing services. After filing in court, any balance on the pre-filing fee is discharged. We will
start preparing your documents as soon as you sign this contract. Work before signing is no charge. Work or Costs advanced AFTER filing
in Court is not included in the pre-filing amount, unless you pay us for it in advance:
After we file your Chanter 7 hankruntey in Court we will educate your Court Cost of \$225 and the first of the
After we file your Chapter 7 bankruptcy in Court, we will advance your Court Cost of \$335, and the flat fee for services after case filing is \$\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\\
services after filing through Discharge or case closing without discharge. Whether or not you sign a post-filing agreement is entirely
voluntary: you are not required to retain Geraci Law for post-bankruptcy services. You may hire some other law firm to finish your bankruptcy
and Geraci Law may withdraw from representing you.
The flat fee for pre-filing work page for: consultation offer hising up (hefere retaining up in fund)
The flat fee for pre-filing work pays for: consultation after hiring us, (before retaining us is free) preparation petition and schedules, means test & statement of financial affairs; phone calls, emails, web messages; processing and reviewing documents that we requested from you including faxes, emails.
attachments, web uploads and mail; office appointment to review and sign your petition; filing your case in court. Excluded: appearance in any court of
proceeding; taking calls from your creditors or bill collectors. If you decide to pre-pay, or pay for ALL services before and after we file your case in
court, all work until case closing is included except: missed section 341 meetings; amendments to schedules; adversary proceedings; any motions including to reopen, avoid judgment liens, for enlargement of time; any contested matter including but not limited to objections to exemptions, motions to
dismiss; attending rule 2004 examinations; reviewing documents that we did not specifically request from you; appearance other than bankruptcy court.
Flat fee. With "flat fee", rather than hourly, you know in advance your entire cost unless additional work is required and it usually is cheaper, but you may choose to pay for our services billed hourly at \$75 -\$450/hour, and pay in advance a security retaier, which may cost you more, or less than a flat fee.
Advance Payment Retainer. Payments on flat fee or hourly become our property on payment and are deposited into our operating account, not into a
client trust account. We will only refund unearned fees You may enter into a security retainer agreement with another law firm; we will not because you
may lose funds held in our trust account which may be assets in a Chapter 7.
Termination. If you decide not to proceed, delay, fail to respond, fail to pay my attorneys or provide all information & sign my petition
according to this schedule, I agree that Geraci Law may discontinue work and charge me for the work done to date at hourly rates shown
above. We will only refund fees not earned. Wisconsin: We will submit any unresolved dispute about the fee to binding arbitration within 30 days of
receiving written notice of the dispute. You may file a claim with the Wisconsin Lawyers' Fund for Client Protection if the we fail to provide a refund of
unearned advanced fees. If you dispute the amount of the fee and want that dispute to be submitted to binding arbitration, you must provide written notice of the dispute to Geraci Law within 30 days of the mailing of the accounting. If we are unable to resolve the dispute to the satisfaction of you within 30 days
after notice of the dispute from the client, we shall submit the dispute to binding arbitration.
Time matters: You agree: to fully cooperate with up and provide all information required up Olivet Owners I. (1)
Time matters: You agree: to fully cooperate with us and provide all information required; use Client Corner and not to cause excessive work; that more than one attorney or staff will work on your file there is no extra charge for the entire Geraci Law Team, unlike single attorney "law firms". Change in
circumstances: This flat fee is based on the facts you told us. If that changes, your fee may change. Exemption laws only protect a limited amount of
property. File Chapter 13 if you have property not claimed as exempt, or risk turn over "non-exempt" property to a Trustee. No quarantee of Discharge:
Creditors or others may object to a chapter 7 discharge of certain debts or to any discharge, for a variety of reasons. Debts not discharged: student loans; educational debts and tuition; most tax debts; undisclosed debts; maintenance or support; fines; fraud, stealing or intentional injury claims, debts
after filing including HOA dues; other delats listed in your green folder as usually not discharged. No discharge if you don't take the 2nd educational
course. I will not transfer or acquire any property or incur any credit or debt before filing, and I must make full disclosure of all income, expenses, debts
Date: (65) (X X X X X X X X X X X X X X X X X X
Robert Boykin (Debtor) Eva Boykin (Dent Debtor)
X Attorney for the Debtor(s), Representing Geraci Law L.L.C. rev 161112

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Robert Alan Boykin and Eva Boykin / Debtors

Bankruptcy Docket #:

Judge:

١	/FRIF	CATION	OF CRE	DITOR	MATRIX
- 1	/LNII	ICATION	OI GNL	DIION	

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

B 201A (Form 201A) (11/11)

Document Page 55 of 65 In re Robert Alan Boykin and Eva Boykin / Debtors

UNITED STATES BANKRUPTCY COURT

NOTICE TO CONSUMER DEBTOR(S) UNDER §342(b) OF THE BANKRUPTCY CODE

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a **joint case** (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly- addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

1. Services Available from Credit Counseling Agencies

With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis. The briefing must be given within 180 days <u>before</u> the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge. The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors

Chapter 7: Liquidation (\$245 filing fee, \$75 administrative fee, \$15 trustee surcharge: Total fee \$335

Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, the United States trustee (or bankruptcy administrator), the trustee, or creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors

The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are

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Form B 201A, Notice to Consumer Debtor(s)

Document Page 56 of 65 In re Robert Alan Boykin and Eva Boykin / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filing fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08/08/2017	/s/ Robert Alan Boykin
	Robert Alan Boykin
Dated: 08/08/2017	/s/ Eva Boykin
	Eva Boykin
Dated: 08/09/2017	/s/ Jason Kyle Nielson
	Attorney: Jason Kyle Nielson

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ebtor 1	Robert	Alan Boyki	n Case Number	(if known)
Dioi 1	First Name	Middle Name Last Nam	9	
art 6:	Answer These Question	s for Reporting Purposes		
w	hat kind of debts do	16a. Are your debts primari as "incurred by an individu	ly consumer debts? Consumer debts are of all primarily for a personal, family, or househol	defined in 11 U.S.C. § 101(8) d purpose."
yc	ou have?	No. Go to line 16b. Yes. Go to line 17.		
		16b. Are your debts primari money for a business or in	ly business debts? Business debts are de vestment or through the operation of the business.	bts that you incurred to obtain ness or investment.
		No. Go to line 16c. Yes. Go to line 17.		
	٠,	16c. State the type of debts you	u owe that are not consumer debts or busines	s debts.
	re you filing under hapter 7?	☐ No. I am not filing under	Chapter 7. Go to line 18.	
	o you estimate that after	Yes. I am filing under Cha administrative exper	apter 7. Do you estimate that after any exempnses are paid that funds will be available to dis	ot property is excluded and stribute to unsecured creditors?
а	ny exempt property is xcluded and	No.	•	
	dministrative expenses	— ∏Yes.		
	re paid that funds will be			
_	vailable for distribution unsecured creditors?			
)]	o unsecurea creators?		1 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4 4	25,001-50,000
	low many creditors do	1 -49	☐ 1,000-5,000 ☐ 5,001-10,000	50,001-100,000
-	ou estimate that you	☐ 50-99 ☐ 100-199	10,001-25,000	☐ More than 100,000
u	owe i	☐ 200-999		
entrance to			\$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	low much do you	\$0-\$50,000 \$50,001-\$100,000	\$10,000,001-\$50 million	□\$1,000,000,001-\$10 billion
	estimate your assets to be worth?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	\$10,000,000,001-\$50 billion
•	e wordt.	\$500,001-\$1 million	☐ \$100,000,001-\$500 million	☐More than \$50 billion
***********		□ \$0-\$50,000	□ \$1,000,001-\$10 million	□\$500,000,001-\$1 billion
	low much do you	\$50,001-\$100,000	\$10,000,001-\$50 million	☐ \$1,000,000,001-\$10 billion
	estimate your liabilities o be?	\$100,001-\$500,000	☐ \$50,000,001-\$100 million	☐ \$10,000,000,001-\$50 billion
•	o be r	\$500,001-\$3 million	\$100,000,001-\$500 million	☐ More than \$50 billion
		1 \$500,00 \$7 111111011		
Part	71 Sign Below			
or y	ou	I have examined this petition, a correct.	and I declare under penalty of perjury that the	information provided is true and
5. ù		If I have chosen to file under C of title 11, United States Code under Chapter 7.	hapter 7, I am aware that I may proceed, if eli I understand the relief available under each o	gible, under Chapter 7, 11,12, or 13 chapter, and I choose to proceed
•		If no attorney represents me a this document, I have obtained	nd I did not pay or agree to pay someone who I and read the notice required by 11 U.S.C. §	is not an attorney to help me fill out 342(b).
			with the chapter of title 11, United States Code	
		with a bankruptcy case can re	atement, concealing property, or obtaining mosult in fines up to \$250,000, or imprisonment f	oney or property by fraud in connection or up to 20 years, or both.
		18 U.S.C. §§ 159, 1341, 1619		
		Signature of Debtor 1	<u> </u>	ignature of Debtor 2
		Executed on $\frac{\cdot \cdot 8}{\cdot \cdot $		xecuted on : 0 / 0 /2017
		MM /	DD / YYYY	

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Fill in this ir	nformation to identify	our case:			
Debtor 1	Robert First Name	Alan	Boykin Last Name		
Debtor 2	Eva		Boykin		
(Spouse, if filing)	First Name	Middle Name	Last Name		
United States Bankruptcy Court for the : <u>NORTHERN</u> District of <u>ILLINOIS</u> (State)					
Case Numbe (if known)	er				

Official Form 106 Dec

Declaration About an Individual Debtor's Schedules

12/15

If two married people are filing together, both are equally responsible for supplying correct information.

You must file this form whenever you file bankruptcy schedules or amended schedules. Making a false statement, concealing property, or obtaining money or property by fraud in connection with a bankruptcy case can result in fines up to \$250,000, or imprisonment for up to 20 years, or both. 18 U.S.C. §§ 152, 1341, 1519, and 3571.

	Sign Below					
Did you p	Did you pay or agree to pay someone who is NOT an attorney to help you fill out bankruptcy forms?					
No						
Yes	. Name of Person Attach Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).					
Under pe correct.	enalty of perjury, I declare that have read the summary and schedules filed with this declaration and that they are true and					
* /	Ature of Debtor 1 Signature of Debtor 2					
Signa	sture of Debtor 1 Signature of Debtor 2					
Date	:68 18 12017 MM / DD / YYYY Date :(1/ 61/2017 MM / DD / YYYY					
*colomboth						

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Debtor 1	Robert	Alan	Boykin	Case Number (if known)		
Debioi	First Name	Middle Name	Last Name	A ALLA A CONTINUE DE LA CONTINUE DE		
ins	titutions, creditors, or No. Yes. Fill in the details.	other parties.	a contraction 1000 control 1000	t to anyone about your business? Include all financial		
l hav	ye read the answers of	ect. I understand that mak ruptcy case can result in 19, and 3571.	ring a false statement, concea	ts, and I declare under penalty of perjury that the ling property, or obtaining money or property by fraud original for up to 20 years, or both. of Debtor 2 1 / DD / YYYY		
Did you attach additional pages to Your Statement of Financial Affairs for Individuals Filing for Bankruptcy (Official Form 107)?						
1 -	No Yes					
Did you pay or agree to pay someone who is not an attorney to help you fill out bankruptcy forms?						
	No Yes. Name of person	1		. Attach the Bankruptcy Petition Preparer's Notice, Declaration, and Signature (Official Form 119).		
9						

		ase 17-81889	Doc 1	Filed 08/11/17 Document	Entered 08/11/17 14:47:27 Page 60 of 65 Case Number (if known)	7 Desc Main
otor 1	Robert First Name	Middle Name		Last Name		
Part 2	List Yo	our Unexpired Personal Pro	perty Leases			
in the	e informatior You may ass	n below. Do not list real e sume an unexpired person	state leases. <i>U</i> nal property lea	Inexpired leases are leases are leases are if the trustee does not a	ntracts and Unexpired Leases (Official Form 100 that are still in effect; the lease period has not you ssume it. 11 U.S.C. § 365(p)(2).	
Des	cribe your u	nexpired personal proper	ty leases			Will the lease be assumed?
	or's name					∐ No
	cription of perty:	leased				∐ Yes
Les	sor's name	ə :				☐ No ☐ Yes
	cription of perty:	leased				
Les	sor's name	ə:				☐ No ☐ Yes
	scription of perty:	leased				
Les	sor's name	e:				□No □Yes
	scription of perty:	f leased				
Les	sor's nam	e:				∐No ` ∐Yes
	scription of perty:	f leased				
`Les	ssor's nam	ie:				□No □Yes
	scription o	f leased				Luci 1 CO
Le	ssor's nam	ne:				□ No ··· □ Yes
	scription o	of leased				
Part	3: Sign	Below		*		
inder	penalty of pe	erjury, I declare that I hav	e indicated my	intention about any proper	ty of my estate that secures a debt and any	

personal property that is subject to an unexpired lease

Signature of Debtor 1

Date Dated: 01 / 08 /2(17

Signature of Debtor 2

Date Dated: 1 120 A

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DISCLAIMER Debtors have read and agree:

- Divorce or family support debts to a spouse, ex-spouse, child, guardian ad litem or similar person or entity in connection with a separation agreement, divorce decree or court order are not dischargable. Priority support debts must be paid in full in your Chapter 13 or it cannot be confirmed. DEBTS YOU AGREED TO ASSUME IN MARITAL SETTLEMENT AGREEMENTS are NON-DISCHARGEABLE if your ex-spouse files an adversary complaint, and the Judge rules that (a) you do not have the ability to pay the debt OR (b) discharging such debt would result in a benefit to you that outweighs the detriment to ex-spouse or your child. You agree to get advice in writing from your divorce attorney and send to us with copy of agreement. You must list any ex-spouse or spouse as a creditor. No guarantee any divorce debt is dischargeable. Property you are still on title to, or have a right to in a divorce, may be taken by a Bankruptcy trustee in a Chapter 7 and sold, or may be disposable income in a 13.
- Student loans and educational benefits are not discharged in Chapter 7 or 13 if government insured loan or owed to non-profit school unless you pay us to file a complaint within the bankruptcy to prove repayment would be an "undue hardship", and win. Interest on student loans continue to run while you are in a Chapter 13.
- Cosigners, joint applicants, debts of persons other than debtor, debts incurred during marriage in community property states, or for family support are not discharged and joint, community or co-signers are not protected from collection unless you pay 100% of the debt. Creditors can collect from co-signors and put your bankruptcy on their credit report, and report them negatively to credit bureaus. You may prevent this by making the regular payments to the creditor. Creditors can liquidate collateral of your co-signer and refuse to continue payment in installments. Property you are joint on with other persons can be LIQUIDATED to pay your creditors.
- TAX DEBTS. Most taxes are not discharged in bankruptcy. However, income tax debt (1040 type tax) can be discharged if the following four rules are met: (1). The tax return was DUE at least 3 YEARS (plus extensions) before the filing of your bankruptcy case. (2). You FILED your income tax return at least 2 YEARS before your bankruptcy was filed. (You did not file a return if the tax authority or IRS had to file one for you, or if you didn't send the return to the District Director) (3). You did not wilfully intend to evade the tax. (4). The tax must have been ASSESSED over 240 DAYS before the bankruptcy filing. We recommend you meet with the IRS or state department of revenue to make sure all the conditions have been met, before you hire us or file a bankruptcy. Fraudulent taxes and taxes on unfiled returns can be discharged in a Chapter 13 case. Time in an offers in compromise, & time in bankruptcy plus 6 months, will extend the above time periods. Employers' share of FICA & FUTA is dischargeable, but not trust fund taxes like the employee's funds or sales tax.
- 5. Fines, traffic tickets, parking tickets, penalties to governmental unit are not discharged in Chapter 7, may not be discharged in 13 without full payment.
- 6. Non filing spouse: If you file individually, your spouse is not our client. Only your debts are discharged. If you want to protect a non-filing spouse, pay their bills or file a joint case with them. Family expenses (medical bills, rent and necessities may be collected from a non-filing spouse). Wisconsin, community property is liable for community debts. 7. DUI PERSONAL INJURIES, DEBTS YOU DON'T LIST are not discharged.
- 8. DEBTS where creditors successfully object to discharge may survive Creditors, the Trustee, or Court, can try to deny discharge based on many factors,
- a. Income sufficient to pay a percentage of your unsecured debt. b. Failure to keep books and records documenting your financial affairs. c. Luxury purchases or cash advances within 60 days of filing or without intent or ability to repay. d. Debts you made by false pretenses, breach of fiduciary duty, wilful and malicious injuries to others e. Benefit overpayments like aid or unemployment if a determination of fraud has been made before or during bankruptcy. f. Failure to appear at meetings, court dates, or co-operate with the Trustee.
- 9. INTEREST ON NON-DISCHARGEABLE DEBTS in a Chapter 13 continues to accrue, and CREDITORS WHO DO NOT FILE CLAIMS in your Chapter 13 plan within 90 days (180 days for governmental units) of the meeting of creditors, do not get paid. Your plan and their claim should provide for interest at contract rate, or you will have to pay the debt outside the Chapter 13 plan. Property taxes must be paid by you directly to avoid sale for delinquent taxes.
- 10. LIQUIDATION OF REAL AND PERSONAL PROPERTY. If you file a Chapter 7, any property that is not listed and claimed exempt on Schedule C pursuant to state or federal law is taken and sold by the trustee to pay creditors. You agree to assume the risk that your property will be taken and sold by the bankruptcy trustee (at or less than what it is worth) if we can't protect it under applicable state law. You get a discharge, but the trustee can take property not listed and exempted on schedules B and C and sell it for whatever price will provide some benefit to creditors.
- 11. CHANGE IN LAWS. Laws & court cases change constantly. We can file your case today if you pay us in full (some attorneys give credit, we don't) pay the filing fee and sign your petition in our main office. ANY DELAY either in hiring us, or after, IS YOUR REPSONSIBILITY. ADVERSE RULINGS Judges that sit in adjoining courtrooms can rule differently on the same facts. We can predict but can't guarantee a judge will or will not rule against you. You accept the risk of a judge ruling against you, as in any lawsuit.
- 12. PAYMENTS TO CREDITORS YOU PREFERRED to pay more than \$600 in front of others, within 1 yr if a relative or insider, or within 90 days if another creditor, so don't pay off debts to keep credit cards or protect others. TRANSFERS OF PROPERTY within 4 years that made you unable to pay your debts at the time can be reversed by a Trustee and the transferee will have to give back the property you transferred.
- 13. SURRENDER OF PROPERTY Bankruptcy gets rid of debts, but real estate, condos and time shares remain in your name until a foreclosure sale or the lender accepts a deed in lieu of foreclosure. Turn condo keys over to condo association or remain liable for assessments after filing, and make sure you keep buildings & land insured and maintained and secured until it is taken back by lender or out of your name. If you let a house go vacant and pipes explode or someone gets killed in there you may be liable.
- 14. RIGHT TO RECEIVE inheritances, tax refunds, injury claims, compensation of any kind, insurance or realty commissions, are property of the bankruptcy estate and you will surrender these to the trustee unless they are claimed exempt on Schedule C, and no objection to your claim of exemption is upheld. Do not deduct extra money from taxes so you are entitled to a refund, change your W-9 if necessary.
- 15. JOINT ACCOUNT HOLDERS holders entire amount in the account could be taken by the trustee under Chapter 7.
- 16. MARRIED COUPLES GOING THROUGH DIVORCE: We have been advised to seek independent counsel for our bankruptcy. We understand that Peter Francis Geraci does not represent us with regard to any divorce matters and does not make any representations regarding what will happen in divorce court. We have decided to file a bankruptcy together dispite the fact that we are getting a divorce and our interests could be adverse. We have agreed to cooperate with each other in this joint bankruptcy.
- 17. AUTO LEASES & INSTALLMENT AGREEMENTS to purchase things, leases and almost all contracts will be void after bankruptcy. They are "executory contracts", and if they are of no benefit to the bankruptcy estate and not assumed within 60 days of filing, they are void. Debtors have been warned of this, and unless there is a novation under state law, or agreement not to use bankrptcy to void the contract, the debtors rights under the contract are extinguished. Debtor agrees to be responsible for obtaining such agreements or losing rights under such contracts. Debtor agrees that his or her attorney will not file motions to assume such contracts.

18. Setoffs if you have money in a credit union or creditor account, or other loans that cross-collateralized, any money or property may be taken for both loans. The Undersigned have read the above & assume the risk that a debt is not discharged in bankruptcy, that our non-exempt property will be taken and sold by the bankruptcy trustee if it can't be protected, that the trustee might object if I/we have excess income, or change in State, Federal or Bankruptcy laws before the case

is filed in Court AND WE HAVE TO READ, CHECK, & MAKE SURE OUR PETITION IS ACCURATE!!! X Date & Sign Dated: 08 108 12017 Robert Alan Boykin Dated: 08 108 12017 X Date & Sign Eva Boykin

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UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS WESTERN DIVISION

In re

Robert Alan Boykin and Eva Boykin / Debtors

Bankruptcy Docket #:

Judge:

VERIFICATION OF CREDITOR MATRIX

The above named Debtor(s) hereby verify that the attached list of creditors is true and correct to the best of our knowledge.

i DECLARE UNDE	R PENALTY OF PERJURY THAT THE FOREGOING IS T	RUE AND CORRECT.
Dated 108 2017	Røbert Alan Boykin	X Date & Sign
Dated:/2017	Eva Boykin	X Date & Sign

^{*} Joint debtors must provide information for both spouses. Penalty for making a false statement or concealing property: Fine up to \$500,000 or up to 5 years imprisonment or both. 18 U.S.C. 152 and 3571.

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ebtor 1	Robert	Alan	Boykin		Case Number (if known) _		
	First Name	Middle Name	Last Name				1300.00
					Column A	Column B	TO SERVICE STATE OF THE SERVIC
					Debtor 1	Debtor 2 or	
					SAME SAME AND A SAME A	non-filing spouse	
					\$0.00	\$0.00	w
	ployment compen		t bard was a banofit				***************************************
Do no unde	ot enter the amount r the Social Security	if you contend that the amoun Act. Instead, list it here:	received was a benefit				
For	ou						negleon.
For	our spouse						***************************************
9. Pen	sion or retirement i	income. Do not include any ar	nount received that was a		\$0.00	\$0.00	
	efit under the Social						usu maeen
10. Inc o	me from all other s	sources not listed above. Spe	cify the source and amount.		•		
26.2	victim of a war crim	efits received under the Social ne, a crime against humanity,	or international or domestic				***
terro	rism. If necessary,	list other sources on a separa	e page and put the total on	line 10c.	40.00	\$ 0.00	
100					\$0.00		
			•		\$ 0.00	\$0.00	2004
		separate pages, if any.			\$0.00	\$0.00	2020
						***************************************	07.075.54
11. Cal	culate your total cu	rrent monthly income. Add li otal for Column A to the total f	nes 2 through 10 for each		\$5,675.51 +	\$0.00	= \$5,675.51
ĊOIL	ımn. I nen add the t	otar for Column A to the total i	or Column B.				**************************************
							especial and the second and the seco
2		hether the Means Test Applies	to You				usus materi
Part 2							
12. Cal	culate your current	t monthly income for the year current monthly income from lin	r. Follow these steps:		Conv line 11 here	12a.	\$5,675.51
12a	. Copy your total o	current monthly income from iii	1e 11	•••••	сору	Ĭ.	x 12
	Multiply by 12 (th	ne number of months in a year).			r	
12b	The result is you	r annual income for this part of	f the form.			12b.	\$68,106.12
							and the same of th
13. Ca	culate the median	family income that applies to	you. Follow these steps:				
Fill	in the state in which	h vou live.	I. IL				
Fill	in the number of pe	eople in your household.	2	2			
			<u></u>			13.	\$66,487.00
Fill	in the median famil	ly income for your state and si able median income amounts,	ze of household no online using the link spec	ified in the separate	······		
To	find a list of applica tructions for this for	m. This list may also be availa	ble at the bankruptcy clerk's	office.			
						*	
14. Hc	w do the lines com	npare?					
Canada		ss than or equal to line 13. On	the top of page 1, check bo	x 1, There is no pre	sumption of abuse.		
14:	Go to Part 3.	ss than or equal to line 10. On	the top of page of annual				
14	o. TyLine 12b is m	ore than line 13. On the top of	page 1, check box 2, The p	resumption of abus	e is determined by Form	122A-2.	
	Go to Part 3 a	and fill out Form 122A-2.					
Part	3: Sign Below	·					·····
	B. Imian bara	e, I declare under penalty of pe	riury that the information on	this statement and	n any attachments is tru	e and correct.	
	By signing nere	s, I decially divide policity or po	, jury and and	\mathcal{H}			
	•	150 M	<u>-</u>		K /		
COCCOMPANIA				-17	Eva Boykin		
Ψ.		Robert Alan Boykin		- •			
3	6	n/ w		24.18	106 12017		
***	Date:: <u>/</u> /	<u>//) / <i>()</i>/5</u> /2017		Date::0//	12017		
	0	line 14a, do NOT fill out or file	Form 122A-2.				
Opt was	If you checked	line 14b, fill out Form 122A-2	and file it with this form.			***************************************	***************************************

Entered 08/11/17 14:47:27 Case 17-81889 Doc 1 Filed 08/11/17 Desc Main Page 64 of 65 Document Boykin Case Number (if known) Robert Debtor 1 Last Name 41. 41a. Fill in the amount of your total nonpriority unsecured debt. If you filled out A Summary of Your Assets and Liabilities and Certain Statistical Information Schedules (Official Form 6), you may refer to line 5 on that form. x .25 here -> 41b. 25% of your total nonpriority unsecured debt. 11 U.S.C. § 707(b)(2)(A)(i)(l) Multiply line 41a by 0.25 42. Determine whether the income you have left over after subtracting all allowed deductions is enough to pay 25% of your unsecured, nonpriority debt. Check the box that applies: Line 39d is less than line 41b. On the top of page 1 of this form, check box 1, There is no presumption of abuse. Go to Part 5. Line 39d is equal to or more than line 41b. On the top of page 1 of this form, check box 2, There is a presumption of abuse. You may fill out Part 4 if you claim special circumstances. Then go to Part 5. Part 4: **Give Details About Special Circumstances** 43. Do you have any special circumstances that justify additional expenses or adjustments of current monthly income for which there is no reasonable alternative? 11 U.S.C. § 707(b)(2)(B). No. Go to Part 5. Yes. Fill in the following information. All figures should reflect your average monthly expense or income adjustment for each item. You may include expenses you listed in line 25. You must give a detailed explanation of the special circumstances that make the expenses or income adjustments necessary and reasonable. You must also give your case trustee documentation of your actual expenses or income adjustments. Average monthly expense Give a detailed explanation of the special circumstances or income adjustment Part 5: Sign Below

By signing here 1 declare under penalty of perjury that the information on this statement and in any attachments is true and correct.

Robert Alan Boykin

Date: Dated: Da

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Form B 201A, Notice to Consumer Debtor(s)

In re Robert Alan Boykin and Eva Boykin / Debtors

Page 2

found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

<u>Chapter 13</u>: Repayment of All or Part of the Debts of an Individual with Regular Income (\$235 filing fee, \$75 administrative fee: Total fee \$310)

Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are only eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

Chapter 11: Reorganization (\$1,167 filling fee, \$550 administrative fee: Total fee \$1,717)

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$75 administrative fee: Total fee \$275)

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to a fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

WARNING: Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court. The

Dated: 08 / 2017

Robert Alan Boykin

Dated: 8 / 9 /2017

Attorney: Jason Kyle Nielson

X Date & Sign

X Date & Sign

Form B 201A, Notice to Consumer Debtor(s)